

Peter Esposito (Claim Number 284)
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CLERK
U.S. BANKRUPTCY
EASTERN DISTRICT OF
NEW YORK

2019 AUG 12 A 9:09

RECEIVED

In re:
DOWLING COLLEGE f/d/b/a DOWLING
INSTITUTE f/d/b/a DOWLING COLLEGE
ALUMNI ASSOCIATION f/d/b/a CECOM
a/k/a DOWLING COLLEGE INC.,

Chapter 11
Case No. 16-75545 (REG)

Deliver to:

Clerk of the United States Bankruptcy Court for the Eastern District of New York
Alfonse M. D'Amato U.S. Courthouse
290 Federal Plaza
Central Islip, New York
ATTN: Chambers of the Honorable Robert E. Grossman

SilvermanAcampora LLP
100 Jericho Quadrangle, Suite 300
Jericho, NY 11753
ATTN: Brian Powers

Office of the United States Trustee for Region 2
560 Federal Plaza
Central Islip, NY 11722
ATTN: Stan Y. Lang

To whom it may concern,

I have attached a copy of the Objection to Claims (Reduction or Disallowance of Claims) made on behalf of Dowling College students as well as any responses I may have in regards to the Objection. I have clearly outlined all points within my responses and have also provided a breakdown of all expenditures including bank statements, excel summarizations, receipts of payment, and communications I held with various parties throughout the process. While many of the points may pertain to some of the students within this case, it does not provide an accurate reflection on every student. In this case, each student may have a slightly different scenario that sets them apart from the "entire student body." I strongly feel that the Objections herein do not accurately represent my experience with Dowling College and processes (or lack thereof) that were in place upon their closing. I began my responses with Objection number 8 on the following page. Should you have any questions or concerns, please do not hesitate to reach out.

Thank you for your time and consideration,

Peter Esposito

8. Moreover, in addition to permitting each Dowling student to complete his or her academic studies in their chosen major, the Articulation Agreement with Long Island University (“LIU”) provides that LIU is now the official repository for Dowling’s students in relation to academic records, including transcripts and diplomas.

This was not the case immediately. There were a large number of students who were left either without transcripts altogether or required to wait until the transcripts migrated to LIU. We were told that this process could take an “unknown period of time” to migrate into the LIU system and that it was “highly recommended that we pick up our transcripts from the Dowling Bursars office immediately.” With only 9 credits remaining, I had no choice but to take off of work to obtain my transcripts. After waiting on a line for 3 hours, we were handed a slip of paper and asked to return the following morning for our transcripts. We were informed that we would be assisted immediately. I proceeded to wait another hour and half the following morning to only receive 3 transcripts with no option of purchasing more “because the paper supply was limited.” This specific occurrence resulted in two days of missed work and unnecessary mileage on my car. The student body, nor administration, could provide an explanation of what was happening at this time and clearly were not prepared for the closure and had no other option at this point. While transcripts were eventually made available, we were not informed if they would be available for the upcoming semester potentially delaying graduation.

9. Additionally, Dowling obtained the agreement of the New York State Department of Education (the “NYS DOE”) to provide students close to completing their degrees with an additional option. Under this agreement, students that were within 15 credits of competing their degrees when Dowling closed were permitted to fulfill their remaining credit requirements at any accredited institution, on a non-matriculated basis and without any requirements for the chosen institution to “accept” Dowling credits. Once the coursework was competed, those students could submit their transcripts to the NYS DOE and receive a New York State Board of Regents diploma (a “Regents Diploma”) in their chosen major.

I was one of the students who had less than 15 credits remaining. In many cases, the schools identified in the Articulation Agreements were not helpful and required that I fulfill their diploma requirements as a transfer student. This would have resulted in nearly 30 credits having to be retaken. Since this was not going to be an option for me, I requested to file as a non-matriculated student as directed by the New York State Board of Regents in objection number 9. The state did not have a clear set of guidelines and suggested that I “meet with members of the institution I plan to attend to see if the courses are in line with what Dowling required.” As I proceeded to meet with members from Long Island University, Molloy College, St. Joseph’s College, SUNY Empire State College, SUNY Brockport, Western Suffolk BOCES, Eastern Suffolk BOCES, SUNY Stony Brook and Farmingdale State College, all turned me away considering my unique situation. In short, they were unwilling to take on the responsibility of a Dowling student this close to graduation. All of them wanted me to transfer my credits which would have resulted in nearly 30 credits lost. Finally, after multiple week of calling various administration members within Molloy, St. Josephs and Suffolk County Community College, they agreed to meet with me and allow me to take classes via non-matriculated status. In some cases, I was asked to sign a waiver claiming that the school had no responsibility in the conferral of my degree nor did they have any responsibility in the delay or denial of my degree based on the classes I voluntarily took at their institution. In addition, the state does not have a Degree Audit Department to assist in identifying which classes I had remaining. Dowling college had an outline created for all future classes as well as course descriptions for those classes but those documents could not be provided when requested. As a result, students who had 15 credits or less were going in to

the final stretch of their degree were left without guidance and were forced to complete their degrees on their own and, as a student, this is what I pay tuition for. I proceeded to pay tuition for Dowling and all other institutions for a degree that I was not sure I would receive in the end. Prior to my departure at Dowling, one administrator reviewed my diploma and informed me that "I could have graduated if they knew of the classes I needed." I have attached the numerous email threads that I have had with higher end members of the New York State Board of Regents (including the Director), various members of nearby institutions who were of little to no help and administration within Dowling College (including the President of the College) who were unable to provide any concrete guidelines for students in the situation outlined in this objection. Upon reading through the email chains, I think you will find that no clear and concrete direction was provided from any party. Dowling College and the New York State Board of Regents simply did not have a plan in place for students in this objection. I, along with all other students in this category, went in to the final stretch of their degree blind with the hopes of receiving some type of degree in the end; a degree that I certainly did not elect to pay for when I applied to Dowling College.

As a result of Dowling's closure and all items that ensued, I incurred the following expenses:

1. 5 full days of missed work to identify possible pathways and solutions to complete my degree. This includes various appointments at neighboring schools, emails to included parties and phone calls to collegiate representatives. Total losses included \$1,750 in lost salary. A letter from my employer has been attached.
2. All mileage and wear and tear on my vehicle as a result of transportation required to finding a solution.
3. After agreeing to attend Molloy College, I had to pay a non-refundable \$400 tuition deposit to enroll as a non-matriculated student. Please see attached September 2016 Chase bank statement. This item has been highlighted in green.
4. Dowling College offered me a 25% scholarship based on prior academic work and career success. None of the colleges I attended honored Dowling's criteria. I had to pay a full tuition rate. Tuition at all other colleges totaled \$11,562. The lost money towards scholarships totaled \$2,891. For all tuition charges, please see September 2016 and December 2016 Chase bank statements as well as paid receipts and 1098-T tax statements showing scholarship denial. Items have been highlighted in yellow. In addition, I have attached paid copies of all tuition payments made in full at the time of all payment due dates.
 - a. In an attempt to finalize my student teaching, Molloy College agreed to help finalize this step of the degree conferral. As part of the 6 credits I had to take at Molloy, 1.5 of those credits were tied to the student teaching course that Molloy offered. This course was designed to help students with the edTPA exam. These credits were additional and were NOT required to be taken at Dowling but was part of Molloy College's Student Teaching Class. This was an added expense.
5. Upon closure, I incurred various expenses related to transcript requests, application fees and required workshops for courses taken. Highlighted in orange on my September 2016, December 2016, January 2017 Chase bank statements and the Suffolk Community College Receipt identifies \$191 in total charges that incurred after Dowling's Closure.
6. Courses at all institutions following Dowling's closure require the purchase of course materials. Underlined in red on the November 2016 and December 2016 Chase bank statements shown \$138 in additional materials required to attend classes at neighboring schools.

7. Finally, after Dowling's closure, I incurred \$779 in testing charges as well as test fees for degree conferral. These charges are underlined in purple on the November 2016 and December 2016 Chase bank statements.

As shown in the above objection, the closure of Dowling College resulted in a total expenditure of \$17,840. Of the \$17,840 total expenditures, \$9,170 resulted in lost money or additional charges that ensued after Dowling's closure that simply would not have occurred if administration had not missed my graduation requirements or closed as abruptly as they did.

10. Shortly after the execution of the Articulation Agreements, Dowling's community of students and alumni were advised of the Articulation Agreements, the ability of students to transfer credits to the Agreement Institutions, the ability of students to receive a Regents Diploma, and LIU's status as the repository for all Dowling student records.

I am not sure what the words "shortly after" defines but, as a student of the college, I initially found out of Dowling's closure through Newsday. Shortly after, we received an email summarizing their closure. Attached I have provided email treads showing the lack of guidance on behalf of any party (this includes NYS DOE, neighboring schools and, above all, Dowling College administration). Students in my specific situation (students who had 15 credits or less) were not provided with "sufficient" guidance and were ultimately left in the dark. I was required to pay full tuition rates, research graduation options, communicate with dozens of individuals and make difficult decisions that were nothing short of a gamble. We simply did not know what the future had in store or if we were met with a degree on the other end.

11. The court has jurisdiction over this Objection pursuant to 28 U.S.C. 1408 and 1409. This is a core proceeding pursuant to 28 USC 157(b)(2). The statutory predicate for the relief requested herein is 11 USC 105 and 502 bankruptcy rule 3007.

N/A

12. Although the Trustee believes that Dowling's abrupt closure and its former student's need to make alternative educational arrangements are disheartening, based upon the facts of this case Dowling's former students are not entitled to compensation from the bankruptcy estate.

As a result of Dowling's Closure, specific students were forced to take upon financial hardships that would not ordinarily be inherited. For students who fell within 15 credits of graduation, an enormous amount of time, energy and money had already been spent within the institution that should have resulted in a Dowling College Diploma. Many of the students who chose this school were paying for a degree from Dowling College, not the New York State Board of Regents. What these Objections fails to mention is that Dowling did initially have a partner in Molloy College that was willing to take on the student body. Ultimately, Dowling College attempted to stay open and through its failed attempts lost Molloy College as their partner leaving students with the perception that the school would remain open. As a result of their actions, enrollment dates elapsed, Molloy pulled back from their participation and students in my situation were ultimately left out to dry. Had Dowling College remained open or simply "found a way to graduate me" (this is in reference to a quote made by a Dowling College representative upon providing me transcripts) nearly \$10,000 in lost money would have been made available for myself and my family. As a result of their closing, graduation was delayed (although I never truly received a graduation) and employment opportunities have come and gone. To say that our situation is "disheartening" is an

understatement. Financial compensation should be made available for those who were unable to transfer credits, forced to come out of pocket even further and lost opportunities along the way with present and future employment. Proper guidance and closure announcements were not made and is clearly made evident in the various email threads provided. From a students' perspective there was clear negligence in meeting the needs of the whole student body; specifically, those with 15 credits or less remaining. In regards to students in my position, I can safely say that Dowling's closure has made it difficult on my financial situation and certainly bit off far more than I was required. I am currently still trying to recover from over \$52,000 in total expenses. All of which I elected to pay when money was due.

13. By this objection, the Trustee respectfully seeks entry of an order disallowing and expunging the Students Claims (defined below) for the reasons set forth below and in Exhibit A annexed hereto.

N/A

14. In support of the Objection, the Trustee submits the Declaration of Neil Bivona of RSR Consulting, LLC (the "Bivona Declaration"), annexed hereto as Exhibit C.

N/A

15. The Trustee has identified no less than 103 proofs of claim filed by former Dowling Students (the "Students Claims"). In general, the Student Claims in assert in the following categories.

a. Repayment of the student's federal student loans which were used to take courses at Dowling;

b. Reimbursement of amounts paid by former Dowling students to complete their education at a successor educational institution, including travel, food, and living expenses;

c. Reimbursement of amounts paid to Dowling for courses taken by a student at Dowling and for which the student's successor educational institution refused to accept credits awarded by Dowling for such courses.

d. Damages for students' inability to participate in graduation and related ceremonies.

I have been categorized as "Reimbursement of amounts paid to Dowling for courses taken by a student at Dowling and for which the student's successor educational institution refused to accept credits awarded by Dowling for such courses." Upon reading the 4 categories made available, students who fell within 15 credits of graduation have the potential to fall within all the categories. I qualify for the following three categories since I elected to not take out any student loans:

a. Reimbursement of amounts paid by former Dowling students to complete their education at a successor educational institution, including travel, food, and living expenses;

b. Reimbursement of amounts paid to Dowling for courses taken by a student at Dowling and for which the student's successor educational institution refused to accept credits awarded by Dowling for such courses.

c. Damages for students' inability to participate in graduation and related ceremonies.

Although I may qualify for one of the categories more than the others, I do think it is appropriate to point out that I also fit the mold of the other categories as well.

16. Additionally, the vast majority of the Student Claims contain no documentation whatsoever to substantiate the amounts alleged or simply attach a copy of the student's student loan statement from the student's lender but give no explanation as to how such student was specifically damaged by the Debtor's actions.

While this may be true for some students, this objection does not apply to me. I provided tax statements (proof of payment and scholarship denial), receipts of payment, bank statements, and time specific outlines of all expenditures during and after my stay at Dowling. These statements all prove hard expenditures that occurred as a result of Dowling's closure and the hardship I had to take on. Application fees, non-refundable tuition deposits through Molloy College, excessive mileage on my car, time off of work, exam fees, workshop expenses, additional tuition expenses, books/materials, and transcript requests are all supported by documentation provided. I have reattached these documents and have highlighted the expenses should you require further review.

17. As described above and in the Bivona Declaration, after losing its accreditation with MSCHE, Dowling went to significant lengths to fulfill its obligations to its students by ensuring that its former students would be able to complete their chosen degrees with minimal disruption or delay. In fact, the Articulation Agreements gave students the option to complete their degrees at several highly regarded Articulation Institutions, with in person studies at multiple local colleges and entirely online courses through Excelsior College. Additionally, students close to completing their degrees were presented with the option to obtain a Regents Diploma without the need to have their credits accepted to a new institution.

As mentioned above, many of the colleges refused students who had only 15 credits remaining. There was simply not a plan in place when the closure occurred. Many of the colleges required a full transfer which meant losing nearly 30 credits that were already earned. In every case, however, the schools that allowed my attendance through non-matriculated status took on zero responsibility during and after my stay at their institution. There was not any guidance provided from any representative at any school to ensure that degree conferral would be met. Although Dowling may have gone through "significant lengths to fulfill its obligations" for most students, they simply did not meet the needs of those with 15 credits or less remaining.

In addition, I initially applied to Dowling College to earn a Dowling College degree. After 2 years and nearly \$35,000 in expenses, Dowling College closed its doors. While it may be true that I have earned a diploma through the New York State Board of Regents, it is not what spent years of time and money working towards. I could have opted to attend a SUNY school and pay a fraction of the tuition but I decided that Dowling College's reputation as a teaching school was the best option available. Unfortunately, this did not come to fruition. Instead, I hold a degree that is usually questioned on an interview panel. The physical degree I received lacks the verbiage that many master's degrees contain such as the kind of master's degree I have and any areas of concentration. Many people do not recognize this diploma and require substantial documentation to support the validity of the degree. I strongly believe that students who had less than 15 credits remaining did not receive the treatment that was deserved. Many plans that were set in place worked out well for those who had a couple of years towards graduation but for the few that had so little credits remaining were left in the dark. Unfortunately, I paid a large sum of money for a service that was not fulfilled. I was left without a graduation or a diploma that I paid a large sum of money working

to earn. While a diploma is only a piece of paper, I did not pay for it to read "New York State Board of Regents." I paid for it to read "Dowling College."

18. Moreover, all Dowling students had an opportunity to apply for a "closed school discharge" of their student loans from the United States Department of Education (US DOE) if they met the US DOE criteria for a discharge. Pursuant to the proof of claim filed by the US DOE against the Debtor (Claim No. 784), more than \$4 million in student loans have been discharges for former Dowling students.

This objection simply adds insult to injury for a student in my shoes. As you already are aware, tuition rates are incredibly difficult to overcome. In an attempt to stay away from student loans, I worked my way through college and paid for my tuition each semester (as evidence in all bank statements provided). This added financial stress made it even more important to continue my employment during the semester/year. Upon Dowling's closing, it became incredibly difficult for me to take off of work to manage my degree conferral. Nevertheless, days were taken and money was lost. In addition, expenses increased due to the extra fees and tuition that was paid along the way. Although hindsight is always 20/20, it appears that taking out a loan would have served as a better route in this particular case.

19. Because Dowling's former students were informed of the Articulation Agreements and their ability to complete their degrees through the many available options, with each Articulation Institution agreeing to accept credits from Dowling, Dowling's students did not suffer any legal cognizable damages. None of the Student Claims raises any legal basis for the allowance of a claim against Dowling, and the facts of this case clearly established that Dowling's former students do not have valid claims against the bankruptcy estate.

Upon reading this Objection, I cannot help to think this is a blanket statement across the entire student body. While this may be true for some, it simply is not true for students in my particular situation. For students with less than 15 credits, there was no plan in place and were left in limbo. Attached are the various email communication that were held. In addition, dozens of phone conversations were held that resulted in dead ends providing no hope for a degree. To suggest that a plan was in place for us is simply inaccurate. The various parties pointed us in various directions but not one person could provide concrete answers. Dowling College provided zero clarity or direction and simply passed me along to people who ultimately told me "they could not help" or simply did not reply.

All of the expenses that occurred after Dowling's closure would not have been incurred if they found a way to graduate students who were in my situation. I find it hard to believe that after spending as much time and money with one institution as I did that negligence was not present. For a college of their pedigree to not have a plan in place for me is careless and inattentive to student needs. I should not have had to take on the financial burden that followed Dowling's closure and deserve better than what the school offered me. I deserve a Dowling College degree. I strongly feel that I deserve financial reimbursement of money that was paid on behalf of a service that I ultimately did not receive. Most importantly, I deserve reimbursement for all expenses that were made after Dowling's closure since I absolutely would not have had to incur those expenses should the College have remained open or had a definitive plan in place for my degree conferral.

20. Based upon the foregoing, the Student Claim should be disallowed.

I think it is important to remember that every student has a unique situation. Not all are created equal and must be handled differently. This was not the case for students who were within 15 credits of graduating. Many of the points made within this Objection are simply do not apply to every student or are watered down versions of the truth. I was left to do the job of administration, act as my own advisor/advocate and submit classes to the Department of Education without knowing whether the classes were truly going to be accepted all while paying the same tuition rates as students who were properly represented and backed by an educational institution. A large sum of money was paid to make my dreams of teaching come to reality. I should not have had to go through these steps nor should I have had to take on the financial burden that Dowling College left on me. I think that any reasonable human being can agree that these circumstances should not have been left for the student to assume. I deserved better then and I feel I deserve better now. I do feel that for the money I paid and the time I spent with Dowling College, I was not properly represented nor did I obtain the services I paid for. Due to their irresponsibility, lack of attention, negligence, and failure to develop a concrete plan, Dowling College and the administration should be held responsible for their actions. My claim should not be disallowed on the terms that I paid for a service that was not ultimately received in the end. Ultimately, the Estate should be help responsible.

21. The Trustee expressly reserve his rights to amend, modify, or supplement this Objection and to file additional objections to the Student Claims. Should one or more of the grounds stated in this Objection be dismissed, the Trustee reserves his right to object on other stated grounds or on any other grounds that the Trustee discovers.

N/A

22. Notice of this objection has been provided to the Office of the United States Trustee and all holders of Claims identified on Exhibit A annexed hereto. In light of the nature of the relief requested, the Trustee submits that no other or further notice is necessary.

N/A

CLAIM NO. 284

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF NEW YORK

Name of Debtor: Case No.
Dowling College 16-75545



IF YOU HAVE SUBMITTED THIS PROOF OF CLAIM FORM ELECTRONICALLY, YOU DO NOT NEED TO SUBMIT THIS FORM. PLEASE RETAIN A COPY FOR YOUR RECORDS.

DCO0200993022 01001697



PETER ESPOSITO
14 BEACH ROAD
PORT JEFFERSON NY 11777



FILED - 00284
EASTERN DISTRICT OF NEW YORK
DOWLING COLLEGE
16-75545/HONORABLE JUDGE ROBERT E. GROSSMAN

If an amount is identified above, you have a claim scheduled by the Debtor. (This scheduled amount of your claim may be an amendment to a previously scheduled amount.) If you agree with the amount and priority of your claim as scheduled by the Debtor and you have no other claim against the Debtor, you do not need to file this proof of claim form, EXCEPT AS FOLLOWS: If the amount shown is listed as any of DISPUTED, UNLIQUIDATED, or CONTINGENT, a proof of claim MUST be filed in order to receive any distribution in respect of your claim. If you have already filed a proof of claim in accordance with the attached instructions, you need not file again.

Proof of Claim

Official Form 410*

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

This chapter 11 case was commenced in the United States Bankruptcy Court for the Eastern District of NY, on November 29, 2016 (the "Petition Date.") Fill in all the information for the claim as of the Petition Date.

Part 1: Identify the Claim

1. Who is the current creditor?	<u>Peter Esposito</u> Name of the current creditor (the person or entity to be paid for this claim)		
	Other names the creditor used with the debtor _____		
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes From whom? _____		
3. Where should notices and payments to the creditor be sent? Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	Where should notices to the creditor be sent? <u>Peter Esposito</u> Name <u>14 Beach Road</u> Number Street <u>Port Jefferson, NY 11777</u> City State ZIP Code	Where should payments to the creditor be sent? (if different) Name Number Street City State ZIP Code	
	Contact phone <u>(631)-521-5401</u>	Contact phone _____	
	Contact email <u>PJEsposito7@yahoo.com</u>	Contact email _____	
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____		
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____		



Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____	
7. How much is the claim?	\$ <u>52,439.12</u>	Does this amount include interest or other charges? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(e)(2)(A).
8. What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information. <u>services performed - failure to complete</u>	
9. Is all or part of the claim secured?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. The claim is secured by a lien on property. Nature of property: <input type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: _____	
	Basis for perfection: _____ Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)	
	Value of property: \$ _____	
	Amount of the claim that is secured: \$ _____	
	Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.)	
	Amount necessary to cure any default as of the date of the petition: \$ _____	
	Annual Interest Rate (when case was filed) _____ % <input type="checkbox"/> Fixed <input type="checkbox"/> Variable	
10. Is this claim based on a lease?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Amount necessary to cure any default as of the date of the petition: \$ _____	
11. Is this claim subject to a right of setoff?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Identify the property: _____	
12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Check all that apply:	
A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.		Amount entitled to priority
<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).		\$ _____
<input type="checkbox"/> Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).		\$ _____
<input type="checkbox"/> Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).		\$ _____
<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).		\$ _____
<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).		\$ _____
<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(_____) that applies.		\$ _____

* Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.



Part 3: Sign Below

The person completing this proof of claim must sign and date it.
FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

- I am the creditor.
 I am the creditor's attorney or authorized agent.
 I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
 I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 02/25/2017
MM / DD / YYYY

Signature

Print the name of the person who is completing and signing this claim:

Name	<u>Peter</u>	<u>James</u>	<u>Esposito</u>
	First name	Middle name	Last name

Title	<u>Student</u>
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Company	Identify the corporate servicer as the company if the authorized agent is a servicer.		
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Address	<u>14</u>	<u>Beach Road</u>	
	Number	Street	
	<u>Port Jefferson</u>	<u>NY</u>	<u>11777</u>
	City	State	ZIP Code

Contact phone	<u>(631)-521-5401</u>	Email	<u>PJEsposito7@yahoo.com</u>
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IF SUBMITTING A HARD COPY OF A PROOF OF CLAIM FORM, PLEASE SEND YOUR ORIGINAL, COMPLETED CLAIM FORM AS FOLLOWS:
IF BY MAIL: DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, P.O. BOX 10342, DUBLIN, OHIO 43017-5542. IF BY HAND OR OVERNIGHT COURIER: DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, 5151 BLAZER PARKWAY, SUITE A, DUBLIN, OH 43017. ANY PROOF OF CLAIM SUBMITTED BY FACSIMILE OR EMAIL WILL NOT BE ACCEPTED.

IF YOU ARE SUBMITTING YOUR PROOF OF CLAIM ELECTRONICALLY, YOU WILL RECEIVE AN EMAIL CONFIRMATION OF YOUR CLAIM SUBMISSION. YOU WILL ALSO BE PROVIDED WITH AN ELECTRONICALLY DATE STAMPED PDF OF YOUR CLAIM. YOU MAY PRINT AND RETAIN A COPY OF THIS DOCUMENT FOR YOUR RECORDS.

THE GENERAL BAR DATE IN THESE CHAPTER 11 CASES IS MARCH 10, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)
THE GOVERNMENTAL BAR DATE IS MAY 30, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)

Official Form 410

Instructions for Proof of Claim

United States Bankruptcy Court

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the Debtor, exceptions to these general rules may apply. The attorneys for the Debtors and their court-appointed claims agent, Garden City Group, LLC ("GCG"), are not authorized and are not providing you with any legal advice.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157 and 3571.

How to fill out this form

- Fill in all the information for the claim as of the Petition Date.
- If the claim has been acquired from someone else, then state the identity of the last party who owned the claim or was the holder of the claim and who transferred it to you before the initial claim was filed.
- Attach any supporting documents to this form. Attach redacted copies of any documents that show that the debt exists, a lien secures the debt, or both. (See the definition of *Redaction of information* in the section below.)
- Also attach redacted copies of any documents that show perfection of any security interest or any assignments or transfers of the debt. In addition to the documents, a summary may be added. Federal Rule of Bankruptcy Procedure (called "Bankruptcy Rule") 3001(c) and (d).
- Do not attach original documents because attachments may be destroyed after scanning.
- If the claim is based on delivering health care goods or services, do not disclose confidential health care information. Leave out or redact confidential information both in the claim and in the attached documents.
- A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, individual's tax identification number, or financial account number, and only the year of any person's date of birth. See Bankruptcy Rule 9037.
- For a minor child, fill in only the child's initials and the full name and address of the child's parent or guardian. For example, write A.B., a minor child (John Doe, parent, 123 Main St., City, State). See Bankruptcy Rule 9037.

Confirmation that the claim has been filed

To receive confirmation that the claim has been filed, enclose a stamped self-addressed envelope and a copy of this form. You will also receive an acknowledgment letter from GCG after your proof of claim form has been processed. You will also be able to view the details of your claim and the first page of your *Proof of Claim* form on the claims register hosted on the case administration website, www.gardencitygroup.com/cases/dco.

**Understand the terms used in this form**

Administrative expense: Generally, an expense that arises after a bankruptcy case is filed in connection with operating, liquidating, or distributing the bankruptcy estate. 11 U.S.C. § 503.

Claim: A creditor's right to receive payment for a debt that the debtor owed on the date the debtor filed for bankruptcy. 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Creditor: A person, corporation, or other entity to whom a debtor owes a debt that was incurred on or before the date the debtor filed for bankruptcy. 11 U.S.C. §101 (10).

Debtor: A person, corporation, or other entity who is in bankruptcy. Use the debtor's name and case number as shown in the bankruptcy notice you received. 11 U.S.C. § 101 (13).

Evidence of perfection: Evidence of perfection of a security interest may include documents showing that a security interest has been filed or recorded, such as a mortgage, lien, certificate of title, or financing statement.

Information that is entitled to privacy: A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, an individual's tax identification number, or a financial account number, only the initials of a minor's name, and only the year of any person's date of birth. If a claim is based on delivering health care goods or services, limit the disclosure of the goods or services to avoid embarrassment or disclosure of confidential health care information. You may later be required to give more information if the trustee or someone else in interest objects to the claim.

Priority claim: A claim within a category of unsecured claims that is entitled to priority under 11 U.S.C. §507(a). These claims are paid from the available money or property in a bankruptcy case before other unsecured claims are paid. Common priority unsecured claims include alimony, child support, taxes, and certain unpaid wages.

Proof of claim: A form used by the creditor to indicate the amount of the debt owed by the Debtor on the date of the bankruptcy filing. The creditor must file the form with GCG as described in the instructions above and in the Bar Date Notice.

Redaction of information: Masking, editing out, or deleting certain information to protect privacy. Filers must redact or leave out information entitled to privacy on the *Proof of Claim* form and any attached documents.

Secured claim under 11 U.S.C. §506(a): A claim backed by a lien on particular property of the debtor. A claim is secured to the extent that a creditor has the right to be paid from the property before other creditors are paid. The amount of a secured claim usually cannot be more than the value of the particular property on which the creditor has a lien. Any amount owed to a creditor that is more than the value of the property normally may be an unsecured claim. But exceptions exist; for example, see 11 U.S.C. § 1322(b) and the final sentence of 1325(a).

Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment may be a lien.

Setoff: Occurs when a creditor pays itself with money belonging to the debtor that it is holding, or by canceling a debt it owes to the debtor.

Uniform claim identifier: An optional 24-character identifier that some creditors use to facilitate electronic payment.

Unsecured claim: A claim that does not meet the requirements of a secured claim. A claim may be unsecured in part to the extent that the amount of the claim is more than the value of the property on which a creditor has a lien.

Display of Proof of Claim on Case Administration Website: As the official claims agent, and in accordance with Federal Bankruptcy Rule 9037(g), GCG will display one or more pages of your proof of claim on the case administration website. Please be aware that any personal information not otherwise redacted on your proof of claim will be displayed over the Internet.

Offers to purchase a claim

Certain entities purchase claims for an amount that is less than the face value of the claims. These entities may contact creditors offering to purchase their claims. Some written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court, the bankruptcy trustee, or the debtor. A creditor has no obligation to sell its claim. However, if a creditor decides to sell its claim, any transfer of that claim is subject to Bankruptcy Rule 3001(e), any provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.) that apply, and any orders of the bankruptcy court that apply.

Do not file these instructions with your form.

YOU ARE RECEIVING THESE DOCUMENTS BECAUSE YOUR CLAIM AGAINST DOWLING COLLEGE IS BEING CHALLENGED FOR THE REASONS DESCRIBED IN THE ATTACHED OBJECTION. YOU ARE NOT REQUIRED TO RESPOND TO THE OBJECTION, BUT IF YOU DO NOT RESPOND, YOUR CLAIM MAY BE REDUCED, EXPUNGED OR RECHARACTERIZED AS PROVIDED IN EXHIBIT A. YOU SHOULD CONSIDER CONSULTING WITH AN ATTORNEY REGARDING THE OBJECTION AND YOUR RIGHTS. THE AFFECTED CLAIMS ARE LISTED ON EXHIBIT A.

SILVERMANACAMPORA LLP

Attorneys for the Ronald J. Friedman, Esq.,
Unsecured Creditor Trustee
100 Jericho Quadrangle, Suite 300
Jericho, New York 11753
(516) 479-6300
Anthony C. Acampora, Esq.
Brian Powers, Esq.

Hearing Date: August 21, 2019
Time: 1:30 p.m.

Objection Due: August 14, 2019
Time: 4:00 p.m.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

In re:

DOWLING COLLEGE f/d/b/a DOWLING
INSTITUTE f/d/b/a DOWLING COLLEGE
ALUMNI ASSOCIATION f/d/b/a CECOM
a/k/a DOWLING COLLEGE, INC.,

Chapter 11

Case No. 16-75545 (REG)

Post-Confirmation Debtor.

**NOTICE OF HEARING ON DOWLING COLLEGE
UNSECURED CREDITOR TRUST'S THIRD OMNIBUS
OBJECTION TO CLAIMS (REDUCTION OR DISALLOWANCE OF CLAIMS)**

PLEASE TAKE NOTICE that on July 12, 2019, Ronald J. Friedman, Esq., the Unsecured Creditor Trustee (the "Trustee") of the Dowling College Unsecured Creditor Trust (the "Trust"), by his counsel, SilvermanAcampora LLP, filed the Trust's Third Omnibus Objection to Claims (the "Objection") seeking entry of an order reducing or disallowing certain proofs of claim filed by certain claimants against Dowling College f/d/b/a Dowling Institute f/d/b/a Dowling College Alumni Association f/d/b/a Cecom a/k/a Dowling College, Inc. (the "Debtor") as set forth on Exhibit A annexed thereto, and granting such further relief as this Court deems just and proper, and will move before the Honorable Robert E. Grossman, United States Bankruptcy Judge, United States Bankruptcy Court for the Eastern District of New York, Alfonse M. D'Amato U.S. Courthouse, 290

Federal Plaza, Central Islip, New York, on **August 21, 2019 at 1:30 p.m.** (the "Hearing"), or as soon thereafter as counsel can be heard, concerning the relief sought in the Objection.

PLEASE TAKE FURTHER NOTICE, that opposition to the Objection, if any, must be filed with the Court electronically in accordance with General Order 559 by registered users of the Court's electronic case filing system and, by all other parties in interest, mailed to the Clerk of the United States Bankruptcy Court for the Eastern District of New York, Alfonse M. D'Amato U.S. Courthouse, 290 Federal Plaza, Central Islip, New York, with a hard copy delivered directly to the Chambers of the Honorable Robert E. Grossman, and served in accordance with General Order 559 or other form upon: (i) attorneys for the Trustee, SilvermanAcampora LLP, 100 Jericho Quadrangle, Suite 300, Jericho, New York, 11753, Attn: Brian Powers; and (ii) the Office of the United States Trustee for Region 2, 560 Federal Plaza, Central Islip, New York 11722, Attn: Stan Y. Yang, so as to be filed and received by no later than **August 14, 2019 at 4:00 p.m.**

PLEASE TAKE FURTHER NOTICE, that the Hearing may be adjourned without further notice other than the announcement of such adjournment in open Court, or the filing of a notice of adjournment on the docket of the Debtor's case.

Dated: Jericho, New York
July 15, 2019

SILVERMANACAMPORA LLP
Attorneys for Ronald J. Friedman, Esq.
as Trustee of the Dowling College
Unsecured Creditor Trust

By: s/ Anthony Acampora
Anthony C. Acampora
Member of the Firm
100 Jericho Quadrangle, Suite 300
Jericho, New York 11753
(516) 479-6300

YOU ARE RECEIVING THESE DOCUMENTS BECAUSE YOUR CLAIM AGAINST DOWLING COLLEGE IS BEING CHALLENGED FOR THE REASONS DESCRIBED IN THE ATTACHED OBJECTION. YOU ARE NOT REQUIRED TO RESPOND TO THE OBJECTION, BUT IF YOU DO NOT RESPOND, YOUR CLAIM MAY BE REDUCED, EXPUNGED OR RECHARACTERIZED AS PROVIDED IN EXHIBIT A. YOU SHOULD CONSIDER CONSULTING WITH AN ATTORNEY REGARDING THE OBJECTION AND YOUR RIGHTS. THE AFFECTED CLAIMS ARE LISTED ON EXHIBIT A.

SILVERMANACAMPORA LLP
Counsel to Ronald J. Friedman, Esq.
Trustee of the Dowling College Unsecured Creditor Trust
100 Jericho Quadrangle, Suite 300
Jericho, New York 11753
(516) 479-6300
Anthony C. Acampora, Esq.
Janet F. Brunell, Esq.
Brian Powers, Esq.

Hearing Date: August 21, 2019
Time: 1:30 p.m.

Objections Due: August 14, 2019
Time: 4:00 p.m.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

-----X
In re:

DOWLING COLLEGE f/d/b/a DOWLING
INSTITUTE f/d/b/a DOWLING COLLEGE
ALUMNI ASSOCIATION f/d/b/a CECOM
a/k/a DOWLING COLLEGE, INC.,

Chapter 11

Case No. 16-75545 (REG)

Post-Confirmation Debtor.

-----X

**DOWLING COLLEGE UNSECURED CREDITOR TRUST'S
THIRD OMNIBUS OBJECTION TO CLAIMS (STUDENT CLAIMS)**

Ronald J. Friedman, Esq. (the "Trustee"), the Trustee of the Dowling College Unsecured Creditor Trust (the "Trust"), by his attorneys, Silverman Acampora LLP, respectfully submits this objection (the "Objection") seeking entry of an order disallowing certain proofs of claim filed by certain claimants against Dowling College f/d/b/a Dowling Institute f/d/b/a Dowling College Alumni Association f/d/b/a Cecom a/k/a Dowling College, Inc. (the "Debtor" or "Dowling") as set forth on **Exhibit A** annexed hereto, and granting such further relief as this Court deems just and proper, and respectfully represents as follows:

BACKGROUND

The Chapter 11 Case

1. On November 28, 2016 (the "**Petition Date**"), the Debtor filed a voluntary petition for relief under chapter 11, title 11, United States Code (the "**Bankruptcy Code**") in the United States Bankruptcy Court for the Eastern District of New York (the "**Court**").

2. By order dated December 20, 2018 (ECF Doc. No. 662) (the "**Confirmation Order**"), the Court confirmed the Debtor's chapter 11 plan of liquidation (the "**Plan**"), which, among other things, established the Dowling College Unsecured Creditor Trust (the "**Trust**") and authorized the appointment of the Trustee. Pursuant to the Plan, the Trust is authorized and empowered to file objections to Claims.

3. On January 13, 2017, the Court entered an order (ECF Doc. No. 167) establishing March 10, 2017, as the date by which proofs of claims or interests (collectively, the "**Claims**") were required to be filed in the Debtor's case (the "**Bar Date**"); and establishing May 30, 2017 as the governmental bar date (the "**Governmental Bar Date**" and, collectively with the Bar Date, the "**Bar Dates**"). According to the Debtor's claims register, the total amount of unsecured Claims filed against the estate prior to the Bar Dates total the sum of approximately \$56,000,000, including those Claims that have been reclassified as unsecured pursuant to order of this Court.

The Shutdown of the Debtor's Operations and Student Transition Efforts

4. As a higher education institution, Dowling was most recently accredited by Middle States Commission on Higher Education ("**MSCHE**"). In relation to accreditation, MSCHE is charged with the responsibility to periodically assess and then review its subject colleges based on a rubric measured with fourteen (14) categories or "standards of excellence."

5. On June 23, 2016, after the spring semester of 2016, MSCHE voted to revoke Dowling's accreditation effective as of August 30, 2016. The loss of accreditation automatically

results in the loss of access to the Federal Loan Program that is otherwise available to qualified institutions under Title IV of the Higher Education Act.

6. Following its loss of accreditation from MSCHE, Dowling worked closely with various governmental regulators (such as SED, U.S. Department of Education, and NYSAG) attempting to protect students and their rights and interests. As a result of those collective efforts, Dowling ultimately entered into six (6) articulation agreements (the "**Articulation Agreements**")¹ with various alternative educational providers (the "**Agreement Institutions**"), with each Articulation Agreement beginning for the fall semester of 2016.

7. Specifically, the Articulation Agreements provided for each Agreement Institution to accept the credits earned at Dowling by students that elected to transfer to such Agreement Institution within two (2) years after Dowling's closure. Together, the Agreement Institutions offered students several options to obtain degrees in all of the majors offered by Dowling, including the ability to take all necessary courses online, as follows:

Agreement Institution	Dowling Majors Offered
Long Island University	All Majors
SUNY Empire State College	All Majors
Excelsior College	All Majors (all courses online)
Vaughn College	Aviation
Farmingdale State College	Aviation
St. Joseph's College	Special Education; Sports Management

8. Moreover, in addition to permitting each Dowling student to complete his or her academic studies in their chosen major, the Articulation Agreement with Long Island University ("LIU") provides that LIU is now the official repository for Dowling's students in relation to academic records, including transcripts and diplomas.

¹ Copies of the Articulation Agreements are annexed hereto as Exhibit B.

9. Additionally, Dowling obtained the agreement of the New York State Department of Education (the "NYS DOE") to provide students close to completing their degrees with an additional option. Under this agreement, students that were within 15 credits of completing their degrees when Dowling closed were permitted to fulfill their remaining credit requirements at any accredited institution, on a non-matriculated basis and without any requirement for the chosen institution to "accept" Dowling credits. Once the coursework was completed, those students could submit their transcripts to the NYS DOE and receive a New York State Board of Regents diploma (a "**Regents Diploma**") in their chosen major.

10. Shortly after the execution of the Articulation Agreements, Dowling's community of students and alumni were advised of the Articulation Agreements, the ability of students to transfer earned credits to the Agreement Institutions, the ability of certain students to receive a Regents Diploma, and LIU's status as the repository for all Dowling student records.

JURISDICTION, VENUE AND STATUTORY PREDICATE

11. The Court has jurisdiction over this Objection pursuant to 28 U.S.C. §§ 1408 and 1409. This is a core proceeding pursuant to 28 U.S.C. § 157(b)(2). The statutory predicate for the relief requested herein is 11 U.S.C. §§105 and 502 and Bankruptcy Rule 3007.

RELIEF REQUESTED

12. Although the Trustee believes that Dowling's abrupt closure and its former student's need to make alternative educational arrangements are disheartening, based upon the facts of this case Dowling's former students are not entitled to compensation from the bankruptcy estate.

13. By this Objection, the Trustee respectfully seeks entry of an order disallowing and expunging the Student Claims (defined below) for the reasons set forth below and in **Exhibit A** annexed hereto.

14. In support of the Objection, the Trustee submits the Declaration of Neil Bivona of RSR Consulting, LLC (the "**Bivona Declaration**"), annexed hereto as **Exhibit C**.

The Student Claims

15. The Trustee has identified no less than 103 proofs of claim filed by former Dowling Students (the “**Student Claims**”). In general, the Student Claims assert claims in the following categories:

- Repayment of the student’s federal student loans which were used to take courses at Dowling;
- Reimbursement of amounts paid by former Dowling students to complete their education at a successor educational institution, including travel, food, and living expenses;
- Reimbursement of amounts paid to Dowling for courses taken by a student at Dowling and for which the student’s successor educational institution² refused to accept the credits awarded by Dowling for such courses;
- Damages for students’ inability to participate in graduation and related ceremonies.

16. Additionally, the vast majority of the Student Claims contain no documentation whatsoever to substantiate the amounts alleged or simply attach a copy of the student’s student loan statement from the student’s lender but give no explanation as to how such student was specifically damaged by the Debtor’s actions.

17. As described above and in the Bivona Declaration, after losing its accreditation with MSCHE, Dowling went to significant lengths to fulfill its obligations to its students by ensuring that its former students would be able to complete their chosen degrees with minimal disruption or delay. In fact, the Articulation Agreements gave students the option to complete their degrees at several highly regarded Articulation Institutions, with in person studies at multiple local colleges and entirely online courses through Excelsior College. Additionally, students close to completing their degrees were presented with the option to obtain a Regents Diploma without the need to have their credits accepted by a new institution.

² Based upon a review of the Student Claims, although not all Student Claims indicate the student’s choice of successor educational institution, it does not appear that any of the Student Claims in this category arise from students enrolled at any of the Articulation Institutions.

18. Moreover, all Dowling students had an opportunity to apply for a "closed school discharge" of their student loans from the United States Department of Education ("US DOE") if they met the US DOE criteria for a discharge. Pursuant to the proof of claim filed by the US DOE against the Debtor (Claim No. 784), more than \$4 million in student loans have been discharged for former Dowling students.

19. Because Dowling's former students were informed of the Articulation Agreements and their ability to complete their degrees through the many available options, with each Articulation Institution agreeing to accept credits from Dowling, Dowling's students did not suffer any legally cognizable damages. None of the Student Claims raises any legal basis for the allowance of a claim against Dowling,³ and the facts of this case clearly establish that Dowling's former students do not have valid claims against the bankruptcy estate.

20. Based upon the foregoing, the Student Claims should be disallowed.

RESERVATION OF RIGHTS

21. The Trustee expressly reserves his rights to amend, modify, or supplement this Objection and to file additional objections to the Student Claims. Should one or more of the grounds for objection stated in this Objection be dismissed, the Trustee reserves his right to object on other stated grounds or on any other grounds that the Trustee discovers.

22. Notice of this Objection has been provided to the Office of the United States Trustee and all holders of Claims identified on **Exhibit A** annexed hereto. In light of the nature of the relief requested, the Trustee submits that no other or further notice is necessary.

³ Certain of the claims accuse the Debtor of committing fraud, but almost universally provide no facts or allegations to support such a claim other than that Dowling closed after its accreditation had been revoked.

WHEREFORE, the Trustee respectfully requests that the Court (i) grant the Objection; (ii) enter an order substantially in the form annexed hereto as **Exhibit D**; and (iii) grant the Trustee such other and further relief as the Court deems proper and just.

Dated: Jericho, New York
July 15, 2019

SILVERMANACAMPORA LLP
Attorneys for Ronald J. Friedman, Esq.
as Trustee of the Dowling College
Unsecured Creditor Trust

By: s/ Anthony C. Acampora
Anthony C. Acampora
Member of the Firm
100 Jericho Quadrangle, Suite 300
Jericho, New York 11753
(516) 479-6300

Exhibit A

**In re: Dowling College
Trustee's Third Omnibus Objection to Claims**

Exhibit A

Seq. No.	Claim No.	Creditor's Name and Address	Amount Claimed	Alleged Basis for Claim
1	351	Alex Napper 4 Dundee Court Marlboro, NJ 07746-1758	\$27,000.00	Repayment of student loans.
2	442	Alexandros Roditis 31 Pickwick Drive Commack, NY 11725	\$26,316.67	Repayment of student loans.
3	340	Alissa Visco 316 Revilo Avenue Shirley, NY 11967	\$14,500.00	Repayment of student loans.
4	462	Aliyah McDonald 22 Saunders Lane Hackettstown, NJ 07840	Unliquidated	Claim lacks basis for claim and documentation.
5	180	Angel Rodriguez 4219 Troutbrook Drive Dublin, OH 43017-5238	\$59,268.46	Repayment of student loans.
6	463	Angelina Lee 1 Seneca Court Dix Hills, NY 11746	\$7,290.00	Reimbursement for tuition paid to Debtor.
7	266	Angelina Rocchio PO Box 154 Ridge, NY 11961-0154	\$98,399.61	Repayment of student loans.
8	779	Angie L. Martinez 334 Brentwood Parkway Brentwood, NY 11717	\$92,426.60	Repayment of student loans.
9	438	Ann Mogil 195 Oakland Avenue Miller Place, NY 11764	\$140,000.00	Repayment of student loans and repayment of amounts paid to Debtor for courses taken and for which the student's successor educational institution refused to accept credits awarded by Dowling for such courses. No documentation provided to support claim.
10	292	Annmari Skula 11 Blue Road Rocky Point, NY 11778	\$11,168.00	Claim lacks basis for claim and documentation.
11	212	Anthony Foli 170 Meco Road Easton, PA 18040	\$7,181.00	Reimbursement of amounts paid to complete education at student's successor educational institution and repayment of amounts paid to Debtor for courses taken by a student at Debtor and for which the student's successor educational institution refused to accept credits awarded by Dowling for

In re: Dowling College
Trustee's Third Omnibus Objection to Claims

Exhibit A

Seq. No.	Claim No.	Creditor's Name and Address	Amount Claimed	Alleged Basis for Claim
				such courses.
12	445	Anthony George 3885 Keily Drive Seaford, NY 11783	\$40,319.00	Reimbursement of amounts paid to complete education at student's successor educational institution and repayment of amounts paid to Debtor for courses taken by a student at Debtor and for which the student's successor educational institution refused to accept credits awarded by Dowling for such courses.
13	161	Anthony Guevara 2712 Chestnut Avenue Ronkonkoma, NY 11779	\$7,275.00	Claim lacks basis for claim and documentation.
14	246	Anthony Ketterer 2380 Julia Goldbach Avenue Ronkonkoma, NY 11779	\$43,717.00	Reimbursement of amounts paid to complete education at student's successor educational institution and repayment of amounts paid to Debtor for courses taken by a student at Debtor and for which the student's successor educational institution refused to accept credits awarded by Dowling for such courses.
15	431	Anthony Vincenzo Monzon-Zaikowski PO Box 17 Patchogue, NY 11772-0017	\$31,854.00	Reimbursement of amounts paid to complete education at student's successor educational institution and repayment of amounts paid to Debtor for courses taken by a student at Debtor and for which the student's successor educational institution refused to accept credits awarded by Dowling for such courses.
16	291	Antonio Agarwal 23 6 th Street Garden City Park, NY 11040	\$128,996.00	Repayment of student loans.
17	496	Ariel Lavalle 224 Gerard Road Yaphank, NY 11980	\$2,000.00	Reimbursement for tuition and unspecified items left at the school. Claim lacks supporting documentation.
18	224	Brittany O'Neill	\$6,519.98	Repayment of student loans.

**In re: Dowling College
Trustee's Third Omnibus Objection to Claims**

Exhibit A

Seq. No.	Claim No.	Creditor's Name and Address	Amount Claimed	Alleged Basis for Claim
		180 Canterbury Drive Ridge, NY 11961		
19	272	Camella Femoyer 35 Bedford Avenue Port Jefferson Station, NY 11776	\$33,360.00	Reimbursement of amounts paid to complete education at student's successor educational institution.
20	217	Carl Allman 1901 Wetterhorn Court Frederick, MD 21702- 3419	\$30,852.00	Claim basis stated as "services performed," but appears to seek reimbursement for tuition paid to Dowling.
21	201	Chelsi R. Somwar 14319 243 rd Street #2 Rosedale, NY 11422-2309	\$14,956.72	Repayment of student loans.
22	454	Christian Dular 41 Avolet Court Mount Sinai, NY 11766	\$21,500.00	Claim lacks basis for claim and documentation.
23	420	Christian Tessitore 2041 Pine Street Baldwin, NY 11510	\$55,000.00	Repayment of parent's loans and reimbursement of amounts paid to complete education at student's successor educational institution. Claim lacks documentation.
24	392	Christine Locher 27 Meadow Lane Amityville, NY 11701	\$7,000.00	Repayment of student loans.
25	307	Christopher Friedl 11 Kool Place Port Jefferson Station, NY 11776	\$16,330.00	Repayment of student loans.
26	239	Courtney Whalley 192 Edmunton Drive D1 North Babylon, NY 11703	\$35,991.65	Repayment of student loans.
27	237	Dallas Cardone 2312 Sound Avenue Baiting Hollow, NY 11933	\$15,149.89	Claim alleges that credits earned were not "valid" or transferrable; appears to seek repayment of student loans.
28	158	Daniel Hernandez 70-56 174 th Street Fresh Meadows, NY 11365	\$11,619.00	Claim lacks basis for claim and documentation.
29	444	David D. Byer-Tyre 205 W 121 st Street, Apt. 3 New York, NY 10027	\$49,460.00	Repayment of student loans and tuition paid to Debtor.
30	439	David Deterville 571 Easter Parkway, Apt. 4D	\$25,939.42	Repayment of student loans.

**In re: Dowling College
Trustee's Third Omnibus Objection to Claims**

Exhibit A

Seq. No.	Claim No.	Creditor's Name and Address	Amount Claimed	Alleged Basis for Claim
		Brooklyn, NY 11216		
31	403	Desiree Pisano 360 Sand Lane Staten Island, NY 10305	Unliquidated	Repayment for student loans, travel, textbooks.
32	479	Dominick Barbato 261 Oceanside Street Islip Terrace, NY 11752	\$5,000.00	Repayment of amounts paid to Debtor for courses taken for which the student's successor educational institution refused to accept credits. Claim lacks documentation.
33	143	Emelyn Guzman 239 West 14 th Street Deer Park, NY 11729	\$25,278.50	Repayment of student loans.
34	257	Emily McGowan 22 Katherine Place Oakdale, NY 11769	\$14,550.00	Repayment of student loans.
35	435	Fatima M. Calle 46 38 th Street Islip, NY 11751	\$27,783.00	Claim lacks basis for claim and documentation.
36	471	Francis D'Orazi 17 Heidi Lane Mt Sinai, NY 11766	\$6,000.00	Repayment of student loans.
37	119	Francis H. Romanitch 176 Mayhew Avenue Babylon, NY 11702	\$50,000.00	Reimbursement for courses taken at the college.
38	476	Garrett Krizan 1161 Old Town Road Coram, NY 11733	Unliquidated	Claim lacks basis for claim and documentation.
39	114	Gina Marie Napoli 32 Lakeland Avenue Babylon, NY 11702	\$14,550.00	Repayment of student loans.
40	199	Hope-Ann Johnson 3 Picket Lane Centereach, NY 11720	\$5,885.89	Repayment of student loans.
41	251	Jacob Maccagli 7 Cheemaun Trail Ridge, NY 11961	Unliquidated	Repayment of student loans.
42	424	James Kilincoglu 44 Lake Terrace Road Ronkonkoma, NY 11779	\$16,663.88	Repayment of student loans.
43	453	James McEntee 1774 Edwards Avenue Calverton, NY 11933	\$12,324.00	Repayment of student loans.
44	416	Je'Niece Gallishaw 8059 Beacon Hill Circle Liverpool, NY 13090	\$25,786.47	Repayment of student loans.

**In re: Dowling College
Trustee's Third Omnibus Objection to Claims**

Exhibit A

Seq. No.	Claim No.	Creditor's Name and Address	Amount Claimed	Alleged Basis for Claim
45	350	Jennifer Gumbs 1711 Randall Avenue, Apt. 1B Bronx, NY 10473	\$116,829.56	Repayment of student loans.
46	386	Jennifer L. Lenzi 29 Dodd Road Sandisfield, MA 01255	\$20,000.00	Repayment of amounts paid to Debtor for courses taken and for which the student's successor educational institution refused to accept credits awarded by Dowling for such courses.
47	401	Jianbin Zhang 20 Montauk Boulevard Oakdale, NY 11769	\$30,000.00	Claim lacks basis for claim and documentation.
48	412	Joel Oluwasegun 112 Clark Street Hillside, NJ 07205	\$130,500.00	Reimbursement for tuition paid to Debtor.
49	197	John F. Femoyer 35 Bedford Avenue Port Jefferson Station, NY 11776	\$12,987.00	Reimbursement of amounts paid to complete education at student's successor educational institution and repayment of amounts paid to Debtor for courses taken and for which the student's successor educational institution refused to accept credits awarded by Dowling for such courses.
50	126	Jordan James Zanfardino Beavers 134 Saddle Lane Levittown, NY 11756	\$36,000.00	Reimbursement for tuition paid to Debtor.
51	216	Jordan Wolford 529 Allemong Road Berkeley Springs, WV 25411	\$14,550.00	Reimbursement for tuition paid to Debtor.
52	478	Joseph Barbato 261 Oceanside Street Islip Terrace, NY 11752	\$45,000.00	Repayment of student loans and repayment of amounts paid to Debtor for courses taken and for which student's successor educational institution refused to accept credits awarded by Debtor for such courses
53	782	Justine DeLuca 767 Milligan Lane West Islip, NY 11795	\$100,000.00	Reimbursement for tuition paid to Debtor.
54	459	Kamishea Callender 102 Decatur Street	\$24,000.00	Repayment of student loans.

In re: Dowling College
Trustee's Third Omnibus Objection to Claims

Exhibit A

Seq. No.	Claim No.	Creditor's Name and Address	Amount Claimed	Alleged Basis for Claim
		Roosevelt, NY 11575		
55	461	Karie Znaniecki 49 Champlain Street Port Jefferson Station, NY 11776	Unliquidated	Reimbursement for tuition paid to Debtor.
56	163	Karrie Schaubroeck 22 Dale Avenue Quincy, MA 02169	\$6,000.00	Reimbursement for tuition paid to Debtor.
57	489	Katyryna Mutlos 241 Verona Parkway Lindenhurst, NY 11757	\$4,000.00	Claim lacks basis for claim and documentation.
58	379	Kemberly Fleurinay 26 South 24 th Street Wyandanch, NY 11798	Unliquidated	Claim lacks basis for claim and documentation.
59	243	Kimberly Spiciarich 10 Daphne Place Smithtown, NY 11787	\$17,243.85	Repayment of student loans.
60	490	Kris M. Lantz 5545 Brightwood Road Bethel Park, PA 15102	\$60,905.03	Repayment of student loans.
61	275	Kristen Connolly 21 Indian Head Road 26 Kings Park, NY 11754	\$38,711.95	Repayment of student loans.
62	385	Kyle Teixeira 1052 Old Town Road Coram, NY 11727	\$47,215.32	Repayment of student loans, reimbursement of amounts paid to complete education at student's successor educational institution, and repayment of tuition paid to Debtor.
63	378	Lance Swan and Charles Swan 7 Elm Street Patchogue, NY 11772	\$24,000.00	Repayment of student loans.
64	207	Leo Murillo 27 First Street Syosset, NY 11791	\$46,900.00	Reimbursement for tuition paid to Debtor.
65	195	Lesmine Lewis 5732 Tuscany Way Tamarac, FL 33321	\$2,400.00	Reimbursement for tuition paid to Debtor.
66	475	Libra Venable 4859 W Slauson #110 Los Angeles, CA 90056	\$8,226.00	Repayment of student loans.
67	474	Luther I. Jackson PO Box 741492 New Orleans, LA 70174-0492	\$12,000.00	Repayment of student loans.

**In re: Dowling College
Trustee's Third Omnibus Objection to Claims**

Exhibit A

Seq. No.	Claim No.	Creditor's Name and Address	Amount Claimed	Alleged Basis for Claim
68	486	Maggie McCaffrey 138 Hamilton Avenue Massapequa, NY 11758	Unliquidated	Claim lacks basis for claim and documentation.
69	400	Matthew Newman 754 Truman Avenue East Meadow, NY 11554	\$15,300.00	Claim lacks basis for claim.
70	308	Michael Friedl 11 Kool Place Port Jefferson Station, NY 11776	\$39,769.00	Repayment of student loans and repayment of tuition paid to Debtor.
71	433	Michele N. Rex 26 Wyandotte Lane East Islip, NY 11730	\$10,877.55	Repayment of amounts paid to Debtor for courses taken by student at Debtor and for which student's successor educational institution refused to accept credits awarded by Debtor for such courses.
72	464	Michele Pacella 24 Babylon Street Mastic, NY 11950	\$19,000.00	Claim lacks basis for claim and documentation.
73	374	Michelle Cagliano 185 Park Avenue Shirley, NY 11967	\$36,751.00	Repayment of student loans.
74	166	Mohammed H. Uddin 20 Somerset Street Huntington Station, NY 11746	\$43,000.00	Repayment of tuition.
75	170	Myles Lupia 2630 Harrison Avenue Baldwin, NY 11510	\$50,000.00	Repayment of student loans.
76	215	Nicholas Verbeeck 10 Miller Lane Mastic Beach, NY 11951	\$16,000.00	Repayment of student loans and textbooks.
77	422	Nicole Famighetti 55 West 15 th Street Deer Park, NY 11729	\$7,000.00	Repayment of student loans.
78	284	Peter Esposito 14 Beach Road Port Jefferson, NY 11777	\$52,439.12	Reimbursement of amounts paid to complete education at student's successor educational institution and repayment of amounts paid to Debtor for courses taken and for which the student's successor educational institution refused to accept credits awarded by Dowling for such courses.

In re: Dowling College
Trustee's Third Omnibus Objection to Claims

Exhibit A

Seq. No.	Claim No.	Creditor's Name and Address	Amount Claimed	Alleged Basis for Claim
79	202	Rachelann Yetim 61 McKee Street Floral Park, NY 11001	Unliquidated	Repayment of student loans.
80	432	Racqurine A. Alford 82 Rose Lane Medford, NY 11763	\$20,000.00	Repayment of tuition paid to Debtor.
81	342	Robert J. Costanzo 197 Lillian Road Nesconset, NY 11767	\$16,376.27	Reimbursement for tuition paid to Debtor and reimbursement for \$14.46 co-pay for medical visit.
82	499	Robert Munoz 16 Pilgrim Road Brentwood, NY 11717	\$0.00	Repayment of student loans.
83	366	Robert Rose 37 Calvert Avenue Commack, NY 11725	\$61,000.00	Repayment of student loans.
84	193	Samantha Burke 391 Silver Street West Babylon, NY 11703	\$10,861.70	Repayment of student loans.
85	460	Samir Ali 62 N. 17 th Street Wyandanch, NY 11798	\$50,500.00	Repayment of student loans.
86	801	Shakir Lavergne 74 Chestnut Street Brentwood, NY 11717	\$4,080.00	Repayment of student loans and loss of ability to walk in graduation ceremony.
87	493	Shantrail Morris 2019 Finsbury Cove Cordova, TN 30816	\$5,000.00	Claim lacks basis for claim and documentation.
88	339	Sharon Parkton 320 Broadway Apt. 3 Bethpage, NY 11714	\$32,965.00	Repayment of amounts paid to Debtor for courses taken and for which student's successor educational institution refused to accept credits awarded by Debtor for such courses.
89	419	Sheba Samuel 39 Prince Street New Hyde Park, NY 11040	\$7,090.00	Repayment of tuition paid to Debtor.
90	200	Sherill A. Spruill 8 Berrywood Court Bay Shore, NY 11706	\$4,080.00	Repayment of student loans and loss of ability to walk in graduation ceremony.
91	137	Shukranie Bashar 126 Country Village Lane East Islip, NY 11730	\$29,280.00	Claim lacks basis for claim and documentation.
92	410	Stephanie Patrice Thomas 59 Offaly Street Amityville, NY 11701	\$28,305.00	Compensatory damages for inability to attend cancelled graduation ceremony and

In re: Dowling College
Trustee's Third Omnibus Objection to Claims

Exhibit A

Seq. No.	Claim No.	Creditor's Name and Address	Amount Claimed	Alleged Basis for Claim
				doctoral dinner.
93	427	Taryn Boyle 285 Grundy Avenue Sayville, NY 11782	Unliquidated	Repayment of student loans.
94	141	Theresa Cardello 343 Seward Street West Babylon, NY 11704	\$12,000.00	Loss of scholarship and repayment of amounts paid to Debtor for courses taken by student at Debtor and for which student's successor educational institution refused to accept credits awarded by Debtor for such courses.
95	223	Thomas Wolf 118 Jerusalem Hollow Road Manorville, NY 11949	\$25,117.43	Repayment of student loans.
96	389	Timothy Going 111 Geneva Street Bay Shore, NY 11706	\$9,572.00	Repayment of amounts paid to Debtor for courses taken and for which student's successor educational institution refused to accept credits awarded by Debtor for such courses.
97	364	Tyla Pinkney 18 Oak Ridge Drive Windsor Locks, CT 06096	\$109,703.46	Repayment of student loans.
98	417	Unique Johnson 17 E Croton Drove Lake Carmel, NY 10512	Unliquidated	Claim lacks basis for claim and documentation.
99	387	Valeria Aucapina 37-68 97 th Street, Apt. 5A Corona, NY 11368	Unliquidated	Basis for claim states "legal action against school." Claim lacks documentation.
100	470	Vincent Orlando 1396 Luddington Road East Meadow, NY 11554	\$20,000.00	Claim lacks basis for claim and documentation.
101	803	Vladislav Tsalko 102 Jerome Road, Apt. 1 Staten Island, NY 10305	\$42,000.00	Repayment of student loans.
102	81	William Brooking 1013 Broadway Rensselaer, NY 12144-1917	\$9,847.00	Repayment of student loans
103	359	William P. Tartaglia Jr. 794 Canal Road Mount Sinai, NY 11766	\$42,732.00	Reimbursement of amounts paid to complete education at student's successor educational institution, repayment of amounts paid to Debtor for

In re: Dowling College
Trustee's Third Omnibus Objection to Claims

Exhibit A

Seq. No.	Claim No.	Creditor's Name and Address	Amount Claimed	Alleged Basis for Claim
				courses taken and for which the student's successor educational institution refused to accept credits awarded by Dowling for such courses, and loss of student's potential income due to delayed graduation.
104	376	William Palma 124-06 Hillside Avenue, Apt. A2 Richmond Hill, NY 11418	\$131,854.00	Claim lacks basis for claim and documentation.
105	149	Woodley Gesse 67 Roosevelt Avenue West Orange, NJ 07052- 2337	Unliquidated	Repayment of amounts paid to Debtor for courses taken and for which the student's successor educational institution refused to accept credits awarded by Dowling for such courses.

Exhibit B

**ARTICULATION AGREEMENT
BETWEEN
UNIVERSITY
AND
DOWLING COLLEGE**

This Articulation Agreement (this "Agreement"), effective as of July __, 2016 (the "Effective Date"), is entered into between SUNY Empire State College, with offices located at 2 Union Avenue, Saratoga Springs ("Empire State College") and Dowling College, with offices located at 150 Idle Hour Blvd., Oakdale, New York ("Dowling"); (and each a "Party" and collectively, the "Parties").

WHEREAS, in connection with discussions regarding certain transactions and agreements involving students between Empire State College and Dowling (the "Transaction"), certain current students at Dowling ("Dowling Students") may wish to continue their education at Empire State College.

WHEREAS, Empire State College is certified as eligible to participate, and is participating, in the federal student financial assistance programs authorized under Title IV of the Higher Education Act of 1965, as amended ("Title IV Programs");

WHEREAS, Dowling has determined that Empire State College is an institution having the necessary experience, resources and support services to provide Dowling Students with services that are of acceptable quality and provides educational programs that are reasonably similar in content, structure and scheduling to those provided by Dowling;

WHEREAS, each Party wishes to articulate a set of standards according to which Dowling Students may be admitted to Empire State College and given credit for coursework begun or completed at Dowling prior to enrolling at Empire State College in order to provide them with a reasonable opportunity to complete their program.

NOW, THEREFORE, in consideration of the mutual covenants, terms and conditions set forth herein, and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Parties agree as follows:

1. Purpose of the Agreement

The purpose of this Agreement is to establish the academic collaboration between Dowling College and Empire State College. The main objective of the collaboration is to facilitate the transfer of Dowling Students to Empire State College.

2. Effective Date

This Agreement is effective as of the date first written above, and will be implemented beginning with the fall semester for 2016.

3. Admissions Criteria

Candidates will be held to the same rigorous admissions standards as other applicants, and final decisions will be solely at the discretion of Empire State College. Admission to Empire State College will be based on academic qualifications including grade point average, courses taken, and TOEFL or TSE scores.

4. Transfer of Credits

Credits from Dowling's programs will transfer to Empire State College as follows:

- a. Any Dowling Student seeking the transfer of sixty (60) or more credits earned at Dowling College shall pay the tuition and fees described in Dowling College's 2015-2016 schedule of tuition and fees, attached hereto as Appendix A or Empire State College's prevailing rates, whichever is lower in cost to the student.
- b. Any Dowling Student seeking the transfer of fewer than sixty (60) credits shall pay the prevailing tuition and fees as described in the then-current schedule of tuition and fees distributed by Empire State College.
- c. Any Dowling Student who has enrolled in courses at Empire State College during the summer term of 2016, in order to transfer those credits to Dowling College to complete the requirements of their Dowling College registered degree program by August 31, 2016, shall, after completion of a degree audit and confirmation of completion of the Dowling College degree program, receive such degree from Dowling College. Should Dowling College be unable to award degrees to students in this category, the New York State Department of Education shall conduct such degree audit and confirmation of completion of the Dowling College degree program and recommend to the New York State Board of Regents that it award a degree to those students.

Dowling Students admitted to Empire State College will have their transferred credit applied to the appropriate Empire State College degree program to which they have been admitted. Completion of the degree at Empire State College is also dependent upon the evaluation of possible general education transfer credits. Empire State College will confer a degree upon successful completion of the stated degree requirements.

Each student's academic record will be assessed individually to ascertain how many semesters of residence (if any) at Empire State College will be needed to complete the degree program. An evaluation of transferrable credits will be available to students prior to registering at Empire State College.

5. Conditions

International students participating in the above program will be governed by and must adhere to the same regulations and performance standards that pertain to other international students and international visitors, including the policies, regulations, laws and visa requirements

of the host country and institution. Empire State College does not serve students who require an F-1 student visa to come to the U.S.

The respective obligations of the parties under this Agreement are subject to the satisfaction or waiver, on or before the Effective Date, of receipt of approval, consent or acknowledgment of the terms of this Agreement by the New York State Department of Education, the Middle States Commission on Higher Education, and the U.S. Department of Education. The parties will cooperate in efforts to obtain all required approvals, and in efforts to respond to questions, requests, and objections of any regulatory bodies.

6. Tuition, Fees and Charges

Accepted and enrolled Dowling Students will be directly responsible for all tuition charges and fees as more fully described in Empire State College's 2016-2017 Schedule of Tuition and Fees, available on its website (or, in the case of Dowling Students seeking the transfer of sixty (60) or more credits, Dowling College's schedule of tuition and fees for 2015-2016, as described in Appendix A hereto, or Empire State College's prevailing rates, whichever is lower in cost to the student.). Empire State College shall notify Dowling Students of such charges prior to enrollment. Empire State College will waive admission application fees for Dowling Students.

There will be no financial exchange between Empire State College and Dowling as a result of this Agreement.

7. Term

This Agreement will remain in force for two years after the Effective Date hereof, unless terminated earlier pursuant to mutual consent or upon 180 days' written notice by one of the parties to the other. This Agreement may only be modified or renewed by a written memorandum signed by both institutions. The admission status, academic status and/or enrollment of any Dowling Student enrolled at Empire State College as of the date any such termination is effective shall be unaffected by any such termination.

8. Mutual Responsibilities

Each institution shall designate an individual who will serve as the liaison officer for this Agreement, and be responsible for coordinating the specific aspects of the program. The coordinator will be responsible for promoting the affiliation to prospective and current students by providing information to the Empire State College admissions staff, career planning and placement officers, and all student advisors.

- a. The parties will collaborate on the timing of release and content of messaging related to this Articulation Agreement to ensure compliance and appropriateness of messaging for all of their respective constituencies.
- b. Neither party shall discriminate against any employee, applicant, or student because of race, color, creed, sex, religion, marital status, disability, veteran status or national origin.

- c. Each party warrants that it has, or its personnel have or will obtain and maintain all necessary and relevant licenses, permissions, certifications, authorizations, registrations and approvals.
- d. Each party shall perform its respective obligations hereunder as an independent contractor. Nothing contained in this Articulation Agreement shall create any agency, partnership, association or joint venture between the parties hereto. Neither party shall have the right or authority to create any obligation or responsibility, express or implied, on behalf of or in the sake of the other party, or to bind the other party contractually in any manner whatsoever. Under no circumstances, as a result of this Articulation Agreement, shall any officer, agent, employee or representative of one party be considered an officer, agent, employee or representative of the other party.
- e. The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) rules governing student records, privacy and access rights shall apply to all enrolled student records.
- f. This Agreement shall be governed by and construed in accordance with the laws of the State of New York, excluding any rule or principle of conflict of laws that might refer the interpretation or construction of this Agreement to the laws of any other jurisdiction.

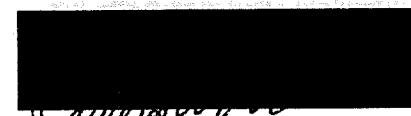
9. Indemnification

Dowling shall be responsible to and shall defend, indemnify, and hold harmless the State of New York, the State University of New York, Empire State College, and their respective officers, trustees, directors, employees, and agents for any and all losses, expenses, damages, and liabilities, including reasonable attorneys' fees, to the extent arising out of the negligent acts or willful misconduct of Dowling, its officers, employees, agents, contractors, subcontractors, or licensees arising out of or related to this Agreement. This provision shall survive the termination of this Agreement.

Subject to the availability of lawful appropriations and consistent with Section 8 of the New York State Court of Claims Act, Empire State College shall hold Dowling harmless from, and indemnify it for, any final judgment of a court of competent jurisdiction to the extent attributable to the negligence of Empire State College or of its officers or employees when acting within the course and scope of their employment.

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IN WITNESS WHEREOF, the parties hereto execute this Agreement on the date of the last signature provided below.



Name Albert Anserra
Title PRESIDENT
DOWLING COLLEGE

7/29/16

Date



Name
President
Empire State College

7/27/16

Date

[SIGNATURE PAGE TO ARTICULATION AGREEMENT]

**ARTICULATION AGREEMENT
BETWEEN
EXCELSIOR COLLEGE
AND
DOWLING COLLEGE**

This Articulation Agreement (this “Agreement”), effective as of the date of last signature hereto (the “Effective Date”), is entered into between Excelsior College, with offices located 7 Columbia Circle, Albany, New York (“COLLEGE”) and Dowling College, with offices located at 150 Idle Hour Blvd., Oakdale, New York (“Dowling”); (and each a “Party” and collectively, the “Parties”).

WHEREAS, in connection with discussions regarding certain transactions and agreements involving students between COLLEGE and Dowling (the “Transaction”), certain current students at Dowling (“Dowling Students”) may wish to continue their education at COLLEGE.

WHEREAS, COLLEGE is certified as eligible to participate, and is participating, in the federal student financial assistance programs authorized under Title IV of the Higher Education Act of 1965, as amended (“Title IV Programs”);

WHEREAS, Dowling has determined that COLLEGE is an institution having the necessary experience, resources and support services to provide Dowling Students with services that are of acceptable quality and provides educational programs that are reasonably similar in content, structure and scheduling to those provided by Dowling;

WHEREAS, each Party wishes to articulate a set of standards according to which Dowling Students may be admitted to COLLEGE and given credit for coursework begun or completed at Dowling prior to enrolling at COLLEGE in order to provide them with a reasonable opportunity to complete their program.

NOW, THEREFORE, in consideration of the mutual covenants, terms and conditions set forth herein, and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Parties agree as follows:

1. Purpose of the Agreement

The purpose of this Agreement is to establish the academic collaboration between Dowling College and COLLEGE. The main objective of the collaboration is to facilitate the transfer of Dowling Students to COLLEGE.

2. Effective Date

This Agreement shall take effect immediately upon execution.

3. Admissions Criteria

Candidates will be held to the same rigorous admissions standards as other applicants,

and final decisions will be solely at the discretion of COLLEGE. Admission to COLLEGE will be based on COLLEGE's admissions requirements.

4. Transfer of Credits

Credits from Dowling's programs will transfer to COLLEGE in accordance with COLLEGE's policies and procedures for the transfer of credit. Any Dowling Student seeking the transfer of credits earned at Dowling College shall pay the prevailing tuition and fees as described by COLLEGE at the time of such student's enrollment.

Dowling Students admitted to COLLEGE will have their transferred credit applied to the appropriate COLLEGE degree program to which they have been admitted. Completion of the degree at COLLEGE is dependent upon the evaluation of possible general education transfer credits. COLLEGE will confer a degree upon successful completion of the stated degree requirements.

Each student's academic record will be assessed individually to ascertain how many COLLEGE credits will be needed to complete the degree program. A preliminary review of transferrable credits will be available to students prior to enrolling at COLLEGE.

5. Conditions

International students participating in the above program will be governed by and must adhere to the policies and admissions requirements of the COLLEGE.

The respective obligations of the parties under this Agreement are subject to the satisfaction or waiver, on or before the Effective Date, of receipt of approval, consent or acknowledgement of the terms of this Agreement by the New York State Department of Education, the Middle States Commission on Higher Education, and the U.S. Department of Education. The parties will cooperate in efforts to obtain all required approvals, and in efforts to respond to questions, requests, and objections of any regulatory bodies.

6. Tuition, Fees and Charges

Accepted and enrolled Dowling Students will be directly responsible for all tuition charges and fees as more fully described in COLLEGE's current schedule of tuition and fees, available on its website. COLLEGE shall notify Dowling Students of such charges prior to enrollment.

There will be no financial exchange between COLLEGE and Dowling as a result of this Agreement.

7. Term

This Agreement will remain in force for two years after the Effective Date hereof, unless terminated earlier pursuant to mutual consent or upon 180 days' written notice by one of the parties to the other. This Agreement may only be modified or renewed by a written memorandum signed by both institutions. The admission status, academic status and/or

enrollment of any Dowling Student enrolled at COLLEGE as of the date any such termination is effective shall be unaffected by any such termination.

8. Mutual Responsibilities

- a. The parties will collaborate on the timing of release and content of messaging related to this Articulation Agreement to ensure compliance and appropriateness of messaging for all of their respective constituencies.
- b. Neither party shall discriminate against any employee, applicant, or student because of race, color, creed, sex, religion, marital status, disability, veteran status or national origin.
- c. Each party warrants that it has, or its personnel have or will obtain and maintain all necessary and relevant licenses, permissions, certifications, authorizations, registrations and approvals.
- d. Each party shall perform its respective obligations hereunder as an independent contractor. Nothing contained in this Articulation Agreement shall create any agency, partnership, association or joint venture between the parties hereto. Neither party shall have the right or authority to create any obligation or responsibility, express or implied, on behalf of or in the sake of the other party, or to bind the other party contractually in any manner whatsoever. Under no circumstances, as a result of this Articulation Agreement, shall any officer, agent, employee or representative of one party be considered an officer, agent, employee or representative of the other party.
- e. The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) rules governing student records, privacy and access rights shall apply to all enrolled student records.
- f. This Agreement shall be governed by and construed in accordance with the laws of the State of New York, excluding any rule or principle of conflict of laws that might refer the interpretation or construction of this Agreement to the laws of any other jurisdiction.

9. Indemnification

Each Party agrees to indemnify and hold harmless the other, as well as their respective trustees, officers, employees, agents, and representatives from and against any and all claims, demands, actions, settlements, or judgments, including attorney's fees and litigation expenses, based upon or arising out of the activities described in this Agreement, to the extent that such claims, demands, actions, settlements or judgments are occasioned by the negligence, actions or omissions of the other's and/or its agents, servants, employees or students.

[REMAINDER OF PAGE INTENTIONALLY LEFT BLANK]

IN WITNESS WHEREOF, the parties hereto execute this Agreement on the date of the last signature provided below.

[REDACTED]

Name
Title *President*
DOWLING COLLEGE

Date

7/28/16

[REDACTED]

Name
Title *Acting President*
EXCELSIOR COLLEGE

Date

7/28/16

[SIGNATURE PAGE TO ARTICULATION AGREEMENT]

**ARTICULATION AGREEMENT
BETWEEN
FARMINGDALE STATE COLLEGE
AND
DOWLING COLLEGE**

This Articulation Agreement (this "Agreement"), effective as of July , 2016 (the "Effective Date"), is entered into between the STATE COLLEGE OF NEW YORK, (hereinafter "SUNY"), an educational corporation organized and existing under the laws of the State of New York, and having its principal place of business located at State University Plaza, Albany, New York 12246, for and on behalf of Farmingdale State College with offices located at 2350 Broadhollow Road, Farmingdale, NY 11735 ("COLLEGE") and Dowling College, with offices located at 150 Idle Hour Blvd., Oakdale, New York ("Dowling"); (and each a "Party" and collectively, the "Parties").

WHEREAS, in connection with discussions regarding certain transactions and agreements involving students between COLLEGE and Dowling (the "Transaction"), certain current students at Dowling ("Dowling Students") may wish to continue their education at COLLEGE.

WHEREAS, COLLEGE is certified as eligible to participate, and is participating, in the federal student financial assistance programs authorized under Title IV of the Higher Education Act of 1965, as amended ("Title IV Programs");

WHEREAS, Dowling has determined that COLLEGE is an institution having the necessary experience, resources and support services to provide Dowling Students with services that are of acceptable quality and provides educational programs that are reasonably similar in content, structure and scheduling to those provided by Dowling;

WHEREAS, each Party wishes to articulate a set of standards according to which Dowling Students may be admitted to COLLEGE and given credit for coursework begun or completed at Dowling prior to enrolling at COLLEGE in order to provide them with a reasonable opportunity to complete their program.

NOW, THEREFORE, in consideration of the mutual covenants, terms and conditions set forth herein, and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Parties agree as follows:

1. Purpose of the Agreement

The purpose of this Agreement is to establish the academic collaboration between Dowling College and COLLEGE. The main objective of the collaboration is to facilitate the transfer of Dowling Students to COLLEGE.

2. Effective Date

This Agreement is effective as of the date first written above, and will be implemented beginning with the fall semester for 2016.

3. Admissions Criteria

Candidates will be held to the same rigorous admissions standards as other applicants, and final decisions will be solely at the discretion of COLLEGE. Admission to COLLEGE will be based on academic qualifications including grade point average, courses taken, and TOEFL or TSE scores.

4. Transfer of Credits

Credits from Dowling's programs will transfer to COLLEGE as follows:

- a. Any Dowling Student seeking the transfer of credits earned at Dowling College shall pay the prevailing tuition and fees as described in the then-current schedule of tuition and fees distributed by COLLEGE at the time of such student's enrollment.
- b. Any Dowling Student who has enrolled in courses at COLLEGE during the summer term of 2016, in order to transfer those credits to Dowling College to complete the requirements of their Dowling College registered degree program by August 31, 2016, shall, after completion of a degree audit and confirmation of completion of the Dowling College degree program, receive such degree from Dowling College. Should Dowling College be unable to award degrees to students in this category, the New York State Department of Education shall conduct such degree audit and confirmation of completion of the Dowling College degree program and recommend to the New York State Board of Regents that it award a degree to those students.

Dowling Students admitted to COLLEGE will have their transferred credit applied to the appropriate COLLEGE degree program to which they have been admitted. Completion of the degree at COLLEGE is dependent upon the evaluation of possible general education transfer credits. COLLEGE will confer a degree upon successful completion of the stated degree requirements.

Each student's academic record will be assessed individually to ascertain how many semesters of residence (if any) at COLLEGE will be needed to complete the degree program. An evaluation of transferrable credits will be available to students prior to registering at COLLEGE.

5. Conditions

International students participating in the above program will be governed by and must adhere to the same regulations and performance standards that pertain to other international students and international visitors, including the policies, regulations, laws and visa requirements of the host country and institution.

The respective obligations of the parties under this Agreement are subject to the satisfaction or waiver, on or before the Effective Date, of receipt of approval, consent or acknowledgement of the terms of this Agreement by the New York State Department of Education, the Middle States Commission on Higher Education, and the U.S. Department of Education. The parties will cooperate in efforts to obtain all required approvals, and in efforts to respond to questions, requests, and objections of any regulatory bodies.

6. Tuition, Fees and Charges

Accepted and enrolled Dowling Students will be directly responsible for all tuition charges, fees, and residential room and board charges as more fully described in COLLEGE'S 2016-2017 Schedule of Tuition and Fees, available on its website. COLLEGE shall notify Dowling Students of such charges prior to enrollment. COLLEGE will waive admission application fees for Dowling Students.

There will be no financial exchange between COLLEGE and Dowling as a result of this Agreement.

7. Term

This Agreement will remain in force for two years after the Effective Date hereof, unless terminated earlier pursuant to mutual consent or upon 180 days' written notice by one of the parties to the other. This Agreement may only be modified or renewed by a written memorandum signed by both institutions. The admission status, academic status and/or enrollment of any Dowling Student enrolled at COLLEGE as of the date any such termination is effective shall be unaffected by any such termination.

8. Mutual Responsibilities

- a. The parties will collaborate on the timing of release and content of messaging related to this Articulation Agreement to ensure compliance and appropriateness of messaging for all of their respective constituencies.
- b. Neither party shall discriminate against any employee, applicant, or student because of race, color, creed, sex, religion, marital status, disability, veteran status or national origin.
- c. Each party warrants that it has, or its personnel have or will obtain and maintain all necessary and relevant licenses, permissions, certifications, authorizations, registrations and approvals.
- d. Each party shall perform its respective obligations hereunder as an independent contractor. Nothing contained in this Articulation Agreement shall create any agency, partnership, association or joint venture between the parties hereto. Neither party shall have the right or authority to create any obligation or responsibility, express or implied, on behalf of or in the sake of the other party, or to bind the other party contractually in any manner whatsoever. Under no circumstances, as a result of this Articulation Agreement, shall any officer, agent, employee or representative of one party be considered an officer, agent, employee or representative of the other party.
- e. The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) rules governing student records, privacy and access rights shall apply to all enrolled student records.
- f. The laws of New York State will govern this Agreement without regard for New

York State's choice of law statute. The parties agree to bring any action to construe, interpret or enforce this Agreement in a New York State court of competent jurisdiction. Parties agree to submit themselves to such court's jurisdiction.

- g. Each party shall comply with any applicable SUNY Policies.

9. Indemnity

- a. Dowling shall fully indemnify, defend and save harmless SUNY, its officers, employees and agents without limitation, from and against any and all damages, expenses (including reasonable attorneys fees), claims, judgments, liabilities, losses, awards, and costs which may be finally assessed against SUNY in any action for or arising out of or related to this Agreement. The State of New York reserves the right to join in any such claim, demand or suit, at its sole expense, when it determines there is an issue involving a significant public interest.
- b. Subject to the availability of lawful appropriation and consistent with the New York State Court of Claims Act, SUNY shall hold Dowling harmless from and indemnify it for any final judgment of a court of competent jurisdiction to the extent attributable to the negligence of SUNY or of its officers or employees when acting within the course and scope of their employment in connection with this Agreement.

10. Confidentiality

This Agreement is subject to the New York State Freedom of Information Law ("FOIL") as set forth in Article 6 of the New York State Public Officers Law, and only the parties' Confidential Information that satisfies the requirements of Section 87 (2) (d) of the Public Officers Law, and SUNY's implementing regulations at 8 NYCRR Section 311.6 shall be exempted from disclosure thereunder.

11. Amendment

This Agreement may be amended upon prior mutual written consent of both Parties.

12. Entire Agreement

This agreement constitutes the entire agreement of the parties hereto and all previous communications between the parties, whether written or oral, with reference to the subject matter of this contract are hereby superseded.

[REMAINDER OF PAGE INTENTIONALLY LEFT BLANK]

IN WITNESS WHEREOF, the parties hereto execute this Agreement on the date of the last signature provided below.

[Redacted]
Name: Albert F. Inserra

Title: President
DOWLING COLLEGE

7/28/16

Date

[Redacted]
Name George P. LaRosa
Title Senior Vice President & CFO
COLLEGE

7/28/16

Date

[SIGNATURE PAGE TO ARTICULATION AGREEMENT]

**ARTICULATION AGREEMENT
BETWEEN
ST. JOSEPH'S COLLEGE
AND
DOWLING COLLEGE**

This Articulation Agreement (this “Agreement”), effective as of July , 2016 (the “Effective Date”), is entered into between St. Joseph’s College, with offices located 245 Clinton Avenue, Brooklyn, NY, 11205 (main campus) and 155 West Roe Blvd, Patchogue, NY, 11772 (Long Island campus) (“COLLEGE”) and Dowling College, with offices located at 150 Idle Hour Blvd., Oakdale, New York (“Dowling”); (and each a “Party” and collectively, the “Parties”).

WHEREAS, in connection with discussions regarding certain transactions and agreements involving students between COLLEGE and Dowling (the “Transaction”), certain current students at Dowling (“Dowling Students”) may wish to continue their education at COLLEGE.

WHEREAS, COLLEGE is certified as eligible to participate, and is participating, in the federal student financial assistance programs authorized under Title IV of the Higher Education Act of 1965, as amended (“Title IV Programs”);

WHEREAS, Dowling has determined that COLLEGE is an institution having the necessary experience, resources and support services to provide Dowling Students with services that are of acceptable quality and provides educational programs that are reasonably similar in content, structure and scheduling to those provided by Dowling;

WHEREAS, each Party wishes to articulate a set of standards according to which Dowling Students may be admitted to COLLEGE and given credit for coursework begun or completed at Dowling prior to enrolling at COLLEGE in order to provide them with a reasonable opportunity to complete their program.

NOW, THEREFORE, in consideration of the mutual covenants, terms and conditions set forth herein, and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Parties agree as follows:

1. Purpose of the Agreement

The purpose of this Agreement is to establish the academic collaboration between Dowling College and COLLEGE. The main objective of the collaboration is to facilitate the direct transfer of Dowling Students to COLLEGE.

2. Effective Date

This Agreement is effective as of the date first written above, and will be implemented beginning with the fall semester for 2016.

3. Admissions Criteria

Candidates will be held to the same rigorous admissions standards as other applicants, and final decisions will be solely at the discretion of COLLEGE. Admission to COLLEGE will be based on academic qualifications including grade point average, courses taken, and TOEFL or TSE scores.

4. Transfer of Credits

Credits from Dowling's programs will transfer to COLLEGE as follows:

- a. Any Dowling Student seeking the transfer of sixty (60) or more credits earned at Dowling College shall pay the tuition and fees described in Dowling College's 2015-2016 schedule of tuition and fees, attached hereto as Appendix A, unless COLLEGE offers lower tuition and fees for the applicable program, in which case Dowling Students shall pay the tuition and fees offered by COLLEGE.
- b. Any Dowling Student seeking the transfer of fewer than sixty (60) credits shall pay the prevailing tuition and fees as described in the then-current schedule of tuition and fees distributed by COLLEGE at the time of such student's enrollment.
- c. Any Dowling Student who has enrolled in courses at COLLEGE during the summer term of 2016, in order to transfer those credits to Dowling College to complete the requirements of their Dowling College registered degree program by August 31, 2016, shall, after completion of a degree audit and confirmation of completion of the Dowling College degree program, receive such degree from Dowling College. Should Dowling College be unable to award degrees to students in this category, the New York State Department of Education shall conduct such degree audit and confirmation of completion of the Dowling College degree program and recommend to the New York State Board of Regents that it award a degree to those students.

Dowling Students admitted to COLLEGE will have their transferred credit applied to the appropriate COLLEGE degree program to which they have been admitted. Completion of the degree at COLLEGE is dependent upon the evaluation of possible general education and program/major transfer credits. COLLEGE will confer a degree upon successful completion of all stated degree requirements.

Each student's academic record will be assessed individually to ascertain how many semesters of residence (if any) at COLLEGE will be needed to complete the degree program. An evaluation of transferrable credits will be available to students prior to registering at COLLEGE.

5. Conditions

International students participating in the above program will be governed by and must adhere to the same regulations and performance standards that pertain to other international students and international visitors, including the policies, regulations, laws and visa requirements of the host country and institution.

The respective obligations of the parties under this Agreement are subject to the satisfaction or waiver, on or before the Effective Date, of receipt of approval, consent or acknowledgement of the terms of this Agreement by the New York State Department of Education, the Middle States Commission on Higher Education, and the U.S. Department of Education. The parties will cooperate in efforts to obtain all required approvals, and in efforts to respond to questions, requests, and objections of any regulatory bodies.

6. Tuition, Fees and Charges

Accepted and enrolled Dowling Students will be directly responsible for all tuition charges, fees, and residential room and board charges as more fully described in COLLEGE'S 2016-2017 Schedule of Tuition and Fees attached hereto as Appendix B (or, in the case of Dowling Students seeking the transfer of sixty (60) or more credits, Dowling College's schedule of tuition and fees for 2015-2016, as described in Appendix A hereto). COLLEGE shall notify Dowling Students of such charges prior to enrollment. COLLEGE will waive admission application fees for Dowling Students.

There will be no financial exchange between COLLEGE and Dowling as a result of this Agreement.

7. Term

This Agreement will remain in force for two years after the Effective Date hereof, unless terminated earlier pursuant to mutual consent or upon 180 days' written notice by one of the parties to the other. This Agreement may only be modified or renewed by a written memorandum signed by both institutions. The admission status, academic status and/or enrollment of any Dowling Student enrolled at COLLEGE as of the date any such termination is effective shall be unaffected by any such termination. For sake of clarity, Dowling Students accepted by COLLEGE need not complete their academic programs prior to the termination or expiration of this Agreement, and the termination or expiration of this Agreement shall not limit the time period afforded by COLLEGE to Dowling Students to complete their academic programs.

8. Mutual Responsibilities

- a. The parties will collaborate on the timing of release and content of messaging related to this Articulation Agreement to ensure compliance and appropriateness of messaging for all of their respective constituencies.
- b. Neither party shall discriminate against any employee, applicant, or student because of race, color, creed, sex, religion, marital status, disability, veteran or military status, national origin, age, sexual orientation, gender identity or expression, or any other basis protected by law.
- c. Each party warrants that it has, or its personnel have or will obtain and maintain all necessary and relevant licenses, permissions, certifications, authorizations, registrations and approvals.

- d. Each party shall perform its respective obligations hereunder as an independent contractor. Nothing contained in this Articulation Agreement shall create any agency, partnership, association or joint venture between the parties hereto. Neither party shall have the right or authority to create any obligation or responsibility, express or implied, on behalf of or in the sake of the other party, or to bind the other party contractually in any manner whatsoever. Under no circumstances, as a result of this Articulation Agreement, shall any officer, agent, employee or representative of one party be considered an officer, agent, employee or representative of the other party.
- e. The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) rules governing student records, privacy and access rights shall apply to all enrolled student records.
- f. This Agreement shall be governed by and construed in accordance with the laws of the State of New York, excluding any rule or principle of conflict of laws that might refer the interpretation or construction of this Agreement to the laws of any other jurisdiction.

[REMAINDER OF PAGE INTENTIONALLY LEFT BLANK]

IN WITNESS WHEREOF, the parties hereto execute this Agreement on the date of the last signature provided below.

[REDACTED]

Name: Albert F. Inserra
Title: President
DOWLING COLLEGE

7/28/16

Date

[REDACTED]

Name Christopher J. Frost
Title Senior Vice President
ST. JOSEPH'S COLLEGE

July 28, 2016

Date

[SIGNATURE PAGE TO ARTICULATION AGREEMENT]

**ARTICULATION AGREEMENT
BETWEEN
LONG ISLAND UNIVERSITY
AND
DOWLING COLLEGE**

This Articulation Agreement (this "Agreement"), effective as of July 2016 (the "Effective Date"), is entered into between Long Island University, with offices located at LIU Post, 720 Northern Boulevard, Brookville, NY 11548 ("LIU") and Dowling College, with offices located at 150 Idle Hour Blvd., Oakdale, New York ("Dowling"); (and each a "Party" and collectively, the "Parties").

WHEREAS, in connection with discussions regarding the transfer and acceptance of certain students and related transcript records and documents between and among LIU and Dowling (the "Transaction"), certain current students at Dowling ("Dowling Students") may wish to continue their education at LIU.

WHEREAS, LIU is certified as eligible to participate, and is participating, in the federal student financial assistance programs authorized under Title IV of the Higher Education Act of 1965, as amended ("Title IV Programs");

WHEREAS, Dowling has determined that the LIU is an institution having the necessary experience, resources and support services to provide Dowling Students with services that are of acceptable quality and provides educational programs that are reasonably similar in content, structure and scheduling to those provided by Dowling;

WHEREAS, each Party wishes to articulate a set of standards according to which Dowling Students may be admitted to LIU and given credit for coursework begun or completed at Dowling prior to enrolling at LIU in order to provide them with a reasonable opportunity to complete their program.

NOW, THEREFORE, in consideration of the mutual covenants, terms and conditions set forth herein, and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Parties agree as follows:

1. Purpose of the Agreement

The purpose of this Agreement is to establish the academic collaboration between Dowling College and Long Island University (LIU). The main objective of the collaboration is to facilitate the transfer of Dowling Students to LIU.

2. Effective Date

This Agreement is effective as of the date first written above, and will be implemented beginning with the fall semester for 2016.

3. Admissions Criteria

Candidates will be held to the same rigorous admissions standards as other applicants, and final decisions will be solely at the discretion of LIU. Admission to LIU will be based on academic qualifications including grade point average, courses taken, and TOEFL or TSE scores.

4. Transfer of Credits

a. General Provisions

Dowling Students admitted to LIU will have their transferred credit applied to the appropriate LIU degree program to which they have been admitted. Completion of the degree at LIU is dependent upon the evaluation of possible general education transfer credits. LIU will confer a degree upon successful completion of the stated degree requirements.

Each student's academic record will be assessed individually to ascertain how many semesters of residence (if any) at LIU will be needed to complete the degree program. An evaluation of transferrable credits will be available to students prior to registering at LIU.

b. Non-Doctoral Transfers

Credits from Dowling's non-doctoral programs will transfer to LIU as follows:

- (i) Any Dowling Student seeking the transfer of sixty (60) or more credits earned at Dowling College shall pay the tuition and fees described in Dowling College's 2015-2016 schedule of tuition and fees, attached hereto as Appendix A.
- (ii) Any Dowling Student seeking the transfer of fewer than sixty (60) credits shall pay the prevailing tuition and fees as described in the then-current schedule of tuition and fees distributed by LIU at the time of such student's enrollment.
- (iii) Any Dowling Student who has enrolled in courses at LIU during the summer term of 2016, in order to complete the requirements of his or her Dowling College registered degree program by August 31, 2016, shall, after completion of a degree audit and confirmation of completion of the Dowling College degree program, receive such degree from Dowling College. Should Dowling College be unable to award degrees to students in this category, the New York State Department of Education shall conduct such degree audit and confirmation of completion of the Dowling College degree program and recommend to the New York State Board of Regents that it award a degree to those students..

c. Doctoral Transfers

Credits from Dowling's Ed.D. program will transfer to LIU as more fully described in Appendix B hereto.

5. Conditions

International students participating in the above program will be governed by and must adhere to the same regulations and performance standards that pertain to other international students and international visitors, including the policies, regulations, laws and visa requirements of the host country and institution.

The respective obligations of the parties under this Agreement are subject to the satisfaction or waiver, on or before the Effective Date, of receipt of approval, consent, or acknowledgment of

the terms of this Agreement by the New York State Department of Education, the Middle States Commission on Higher Education, and the U.S. Department of Education. The parties will cooperate in efforts to obtain all required approvals, and in efforts to respond to questions, requests, and objections of any regulatory bodies.

6. Tuition, Fees and Charges

Accepted and enrolled Dowling Students will be directly responsible for all tuition charges, fees, and residential room and board charges as more fully described in LIU's 2016-2017 Schedule of Tuition and Fees, available on its website (or, in the case of Dowling Students seeking the transfer of sixty (60) or more credits, Dowling College's schedule of tuition and fees for 2015-2016, as described in Appendix A hereto). LIU agrees to endeavor to notify Dowling Students of such charges prior to enrollment. LIU will waive admission application fees for Dowling Students.

University policy requires all students who reside on campus to have health insurance. International students will be automatically billed for the university-sponsored health insurance plan, or its equivalent on their bursar account.

There will be no financial exchange between LIU and Dowling as a result of this Agreement.

All travel, living and academic expenses (including room and board) other than tuition shall be borne by each Dowling Student. These expenses include, but are not limited to: Food, living expenses during the academic year, living expenses during extended academic recess (e.g. holidays, winter and spring break periods, etc., passport expenses, excess baggage shipment and storage, repatriation, international and domestic travel, and such personal expenses as telephone charges, books, etc.).

7. Term

This Agreement will remain in force for two years after the Effective Date hereof, unless terminated earlier pursuant to mutual consent or upon 180 days' written notice by one of the parties to the other. This Agreement may only be modified or renewed by a written memorandum signed by both institutions. The admission status, academic status and/or enrollment of any Dowling Student enrolled at LIU as of the date any such termination is effective shall be unaffected by any such termination.

8. Mutual Responsibilities

- a. The parties will collaborate on the timing of release and content of messaging related to this Articulation Agreement to ensure compliance and appropriateness of messaging for all of their respective constituencies.
- b. Neither party shall discriminate against any employee, applicant, or student because of race, color, creed, sex, religion, marital status, disability, veteran status or national origin.
- c. Each party warrants that it has, or its personnel have or will obtain and maintain all necessary and relevant licenses, permissions, certifications, authorizations, registrations and approvals.

- d. Each party shall perform its respective obligations hereunder as an independent contractor. Nothing contained in this Articulation Agreement shall create any agency, partnership, association or joint venture between the parties hereto. Neither party shall have the right or authority to create any obligation or responsibility, express or implied, on behalf of or in the sake of the other party, or to bind the other party contractually in any manner whatsoever. Under no circumstances, as a result of this Articulation Agreement, shall any officer, agent, employee or representative of one party be considered an officer, agent, employee or representative of the other party.
- e. The U.S. Family Educational Rights and Privacy Act and LIU's rules governing student records, privacy and access rights shall apply to all enrolled student records.
- f. LIU's disciplinary rules shall apply to all Dowling Students who enroll at LIU.
- g. This Agreement shall be governed by and construed in accordance with the laws of the State of New York, excluding any rule or principle of conflict of laws that might refer the interpretation or construction of this Agreement to the laws of any other jurisdiction.

9. Indemnification

Each Party agrees to indemnify and hold harmless the other, as well as their respective trustees, officers, employees, agents, and representatives from and against any and all claims, demands, actions, settlements, or judgments, including attorney's fees and litigation expenses, based upon or arising out of the activities described in this Agreement, to the extent that such claims, demands, actions, settlements or judgments are occasioned by the negligence, actions or omissions of the other's and/or its agents, servants, employees or students.

10. No Assumption of Liability

LIU assumes no liability or obligation of Dowling College as a result of entering into this Articulation Agreement, other than the obligation to reasonably and appropriately maintain the Dowling Records, as described more particularly in the section titled "Custodial Agreement" herein. In administering the transfer process contemplated herein, LIU shall reasonably rely on representations made by Dowling College and/or Dowling Students. In no case shall LIU be liable for any errors in any information provided to LIU by Dowling College, including, but not limited to, any errors in transcripts provided by Dowling College to LIU.

11. Custodial Agreement

LIU hereby agrees to act as custodian of Dowling College's academic transcripts (the "Dowling Records"), subject to the regulatory approvals and/or waivers upon which this entire Agreement is conditional. Dowling hereby also transfers to LIU the right to use the Dowling College seal for the sole purpose of issuing transcripts to Dowling Students. LIU agrees to maintain the Dowling Records appropriately, and to provide official copies of transcripts upon the request of any former student of Dowling College and in accordance with the procedures and fees that LIU uses for its own students' academic records. LIU also agrees to maintain records of the names and addresses of former students of Dowling College, and will endeavor to update such records should new information (e.g. name and address changes) be made available to LIU. Dowling and LIU shall coordinate regarding the transfer of the Dowling Records, including any necessary regulatory approvals and/or waivers and any actions relating to the Family

Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99. This Custodial Agreement provision is not subject to the Term provisions provided under this Agreement.

Any requests for copies of transcripts received by Dowling College, together with the required payment for such copies, that have not been fulfilled at the time the Dowling Records are transferred to LIU under the terms of this Agreement, shall also be transferred to LIU and, after receiving notice of same from Dowling, LIU shall endeavor to fulfill such requests in accordance with LIU's procedures for such requests at no additional fee.

IN WITNESS WHEREOF, the parties hereto execute this Agreement on the date of the last signature provided below.

[Redacted]

Albert F. Inserra
President
DOWLING COLLEGE

7/28/16

Date

Christopher Fevola Joseph Schaefer
Chief Financial Officer Administrator Date
LONG ISLAND UNIVERSITY Student Affairs

7/28/2016

Date

APPENDIX B

LONG ISLAND UNIVERSITY ED.D. PROGRAM IN INTERDISCIPLINARY EDUCATIONAL STUDIES DOWLING COLLEGE ED.D. STUDENTS TRANSFER PLAN

New Ed.D. Students Admitted to Dowling College for Fall 2016 (without Dowling College Ed.D. credits)

New Ed.D. students who have been admitted to the Dowling College Ed.D. Program for Fall 2016 but who have not taken any coursework at Dowling College will be admitted to the LIU Ed.D. Program in the Educational Leadership track for Fall 2016. Even though Dowling might have recognized up to 12 transfer credits from a prior Administrative Certificate Program at Dowling College or other institutions, no transfer credits from prior institutions will be offered toward the LIU degree.

These incoming students will be required to take the full 51 credits of core, field, and dissertation related courses at LIU and to complete the normal culminating LIU Ed.D. degree requirements (i.e., digital portfolio, comprehensive exam, dissertation proposal and proposal defense, and dissertation defense). The courses and culminating requirements are described in the LIU Ed.D. Program Graduate Bulletin (<http://eddprogram.net>).

LIU credit impact: 51 LIU credits.□

Ed.D. Students Who Have Completed the Full First Year at Dowling College (18 credits)

Dowling College Ed.D. students who have completed one full year of doctoral study (18 credits) in courses completed at Dowling College will be admitted to the LIU Ed.D. Program in the Educational Leadership track with advanced standing and will be offered 18 transfer credits toward the 51-credit LIU Ed.D. degree. They will be required to take all (24 credits) of the LIU Ed.D. Program core courses (EDD 1000, 1001, 1002, 1003, 1004, 1005, 1006, and 1007) plus all (9 credits) dissertation-related seminar and advisement courses (EDD 1008, 1009, 1010).

They will also be required to complete the normal culminating LIU Ed.D. degree requirements (i.e., digital portfolio, comprehensive exam, dissertation proposal and proposal defense, and dissertation defense). The courses and culminating requirements are described in the LIU Ed.D. Program Graduate Bulletin (<http://eddprogram.net>).

Dowling College Ed.D. students who have not completed at least 18 credits will be required to take additional credits to cover the deficit. Such additional coursework will be selected from one or more LIU Ed.D. Program courses as advised by an LIU faculty adviser and approved by the Ed.D. Program Director.

LIU credit impact: 33 LIU credits (or more if fewer than 18 credits were completed at Dowling)

Ed.D. Students Who Have Completed Two Full Years at Dowling College (36 credits)

Dowling College Ed.D. students who have completed two full years of doctoral study in courses completed at Dowling College (36 credits) will be admitted to the LIU Ed.D. Program in the Educational Leadership track with advanced standing and will be offered 36 transfer credits toward the 51-credit LIU Ed.D. degree. They will be required to take 6 credits from the LIU Ed.D. Program core courses (EDD 1000 and EDD 1006) plus 9 credits of dissertation-related seminars (EDD 1008, 1009, 1010).

They will also be required to complete the normal culminating LIU Ed.D. degree requirements (i.e., digital portfolio, comprehensive exam, dissertation proposal, and dissertation defense). The courses and culminating requirements are described in the LIU Ed.D. Program Graduate Bulletin and Ed.D. Student Handbook (<http://eddprogram.net>).

LIU credit impact: 15 LIU credits (or more if fewer than 36 credits were completed at Dowling)

Ed.D. Students Who Have Completed More than Two Full Years at Dowling College (more than 36 credits)

Dowling College Ed.D. students who have completed more than 36 credits of doctoral study in courses at Dowling College will be admitted to the LIU Ed.D. Program in the Educational Leadership track with advanced standing and will be offered transfer credits for all courses taken at Dowling College (not including credits from other institutions transferred into the Dowling College Program) up to a maximum of 39 transfer credits toward the 51-credit LIU Ed.D. degree.

They will be required to take 6 credits from the LIU Ed.D. Program core courses (EDD 1000 and EDD 1006) plus 6 credits of dissertation-related seminars (EDD 1008 and 1009). They will also be required to complete the normal culminating LIU Ed.D. degree requirements (i.e., digital portfolio, comprehensive exam, dissertation proposal, and dissertation defense). The courses and culminating requirements are described in the LIU Ed.D. Program Graduate Bulletin (<http://eddprogram.net>).

LIU credit impact: 12 LIU credits (or more if fewer than 36 credits were completed at Dowling)

Courses Referenced in the Proposal

All of the following except EDD 1011 are 3-credit courses:

- EDD 1000: Pro-Seminar in the Philosophy of Science and Interdisciplinary Approaches to Educational Studies
- EDD 1001: Multiple Perspectives on Educational Policy Analysis and the History of Education
- EDD 1002: Organizational Theory: Approaches to Studying and Analyzing School Organizations
- EDD 1003: Psychological, Sociological and Cultural Aspects of Human Development
- EDD 1004: School and Community: Policies and Practices EDD 1005: Educational Research Methods I
- EDD 1006: Educational Research Methods II
- EDD 1007: Applied Research Design in Educational Studies
- EDD 1008: Dissertation Seminar I
- EDD 1009: Dissertation Seminar II
- EDD 1010: Dissertation Advisement
- EDD 1011: Continuing Dissertation Advisement (1 credit)

**ARTICULATION AGREEMENT
BETWEEN
VAUGHN COLLEGE
AND
DOWLING COLLEGE**

This Articulation Agreement (this "Agreement"), effective as of July __, 2016 (the "Effective Date"), is entered into between VAUGHN COLLEGE, with offices located 86-01 23rd Ave, Flushing, NY 11369 ("COLLEGE") and Dowling College, with offices located at 150 Idle Hour Blvd., Oakdale, New York ("Dowling"); (and each a "Party" and collectively, the "Parties").

WHEREAS, in connection with discussions regarding certain transactions and agreements involving students between COLLEGE and Dowling (the "Transaction"), certain current students at Dowling ("Dowling Students") may wish to continue their education at COLLEGE.

WHEREAS, COLLEGE is certified as eligible to participate, and is participating, in the federal student financial assistance programs authorized under Title IV of the Higher Education Act of 1965, as amended ("Title IV Programs");

WHEREAS, Dowling has determined that COLLEGE is an institution having the necessary experience, resources and support services to provide Dowling Students with services that are of acceptable quality and provides educational programs that are reasonably similar in content, structure and scheduling to those provided by Dowling;

WHEREAS, each Party wishes to articulate a set of standards according to which Dowling Students may be admitted to COLLEGE and given credit for coursework begun or completed at Dowling prior to enrolling at COLLEGE in order to provide them with a reasonable opportunity to complete their program.

NOW, THEREFORE, in consideration of the mutual covenants, terms and conditions set forth herein, and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Parties agree as follows:

1. Purpose of the Agreement

The purpose of this Agreement is to establish the academic collaboration between Dowling College and COLLEGE. The main objective of the collaboration is to facilitate the transfer of Dowling Students to COLLEGE.

2. Effective Date

This Agreement is effective as of the date first written above, and will be implemented beginning with the fall semester for 2016.

3. Admissions Criteria

Candidates will be held to the same rigorous admissions standards as other applicants, and final decisions will be solely at the discretion of COLLEGE. Admission to COLLEGE will be based on academic qualifications including grade point average, courses taken, and TOEFL or TSE scores.

4. Transfer of Credits

Credits from Dowling's programs will transfer to COLLEGE as follows:

- a. Any Dowling Student seeking the transfer of sixty (60) or more credits earned at Dowling College shall pay the tuition and fees described in Dowling College's 2015-2016 schedule of tuition and fees, attached hereto as Appendix A. As the COLLEGE has a lower tuition and fee rate, this does not apply.
- b. Any Dowling Student seeking the transfer of fewer than sixty (60) credits shall pay the prevailing tuition and fees as described in the then-current schedule of tuition and fees distributed by COLLEGE at the time of such student's enrollment.
- c. Any Dowling Student who has enrolled in courses at COLLEGE during the summer term of 2016, in order to transfer those credits to Dowling College to complete the requirements of their Dowling College registered degree program by August 31, 2016, shall, after completion of a degree audit and confirmation of completion of the Dowling College degree program, receive such degree from Dowling College. Should Dowling College be unable to award degrees to students in this category, the New York State Department of Education shall conduct such degree audit and confirmation of completion of the Dowling College degree program and recommend to the New York State Board of Regents that it award a degree to those students.

Dowling Students admitted to COLLEGE will have their transferred credit applied to the appropriate COLLEGE degree program to which they have been admitted. Completion of the degree at COLLEGE is dependent upon the evaluation of possible general education transfer credits. COLLEGE will confer a degree upon successful completion of the stated degree requirements.

Each student's academic record will be assessed individually to ascertain how many semesters of residence (if any) at COLLEGE will be needed to complete the degree program. An evaluation of transferrable credits will be available to students prior to registering at COLLEGE.

5. Conditions

International students participating in the above program will be governed by and must adhere to the same regulations and performance standards that pertain to other international students and international visitors, including the policies, regulations, laws and visa requirements of the host country and institution.

The respective obligations of the parties under this Agreement are subject to the satisfaction or waiver, on or before the Effective Date, of receipt of approval, consent or acknowledgement of the terms of this Agreement by the New York State Department of Education, the Middle States Commission on Higher Education, and the U.S. Department of Education. The parties will cooperate in efforts to obtain all required approvals, and in efforts to respond to questions, requests, and objections of any regulatory bodies.

6. Tuition, Fees and Charges

Accepted and enrolled Dowling Students will be directly responsible for all tuition charges, fees, and residential room and board charges as more fully described in COLLEGE'S 2016-2017 Schedule of Tuition and Fees, available on its website (or, in the case of Dowling Students seeking the transfer of sixty (60) or more credits, Dowling College's schedule of tuition and fees for 2015-2016, as described in Appendix A hereto). COLLEGE shall notify Dowling Students of such charges prior to enrollment. COLLEGE will waive admission application fees for Dowling Students.

There will be no financial exchange between COLLEGE and Dowling as a result of this Agreement.

7. Term

This Agreement will remain in force for two years after the Effective Date hereof, unless terminated earlier pursuant to mutual consent or upon 180 days' written notice by one of the parties to the other. This Agreement may only be modified or renewed by a written memorandum signed by both institutions. The admission status, academic status and/or enrollment of any Dowling Student enrolled at COLLEGE as of the date any such termination is effective shall be unaffected by any such termination.

8. Mutual Responsibilities

- a. The parties will collaborate on the timing of release and content of messaging related to this Articulation Agreement to ensure compliance and appropriateness of messaging for all of their respective constituencies.
- b. Neither party shall discriminate against any employee, applicant, or student because of race, color, creed, sex, religion, marital status, disability, veteran status or national origin.
- c. Each party warrants that it has, or its personnel have or will obtain and maintain all necessary and relevant licenses, permissions, certifications, authorizations, registrations and approvals.
- d. Each party shall perform its respective obligations hereunder as an independent contractor. Nothing contained in this Articulation Agreement shall create any agency, partnership, association or joint venture between the parties hereto. Neither party shall have the right or authority to create any obligation or responsibility, express or implied, on behalf of or in the sake of the other party, or to bind the other party contractually in

any manner whatsoever. Under no circumstances, as a result of this Articulation Agreement, shall any officer, agent, employee or representative of one party be considered an officer, agent, employee or representative of the other party.

- e. The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) rules governing student records, privacy and access rights shall apply to all enrolled student records.
- f. This Agreement shall be governed by and construed in accordance with the laws of the State of New York, excluding any rule or principle of conflict of laws that might refer the interpretation or construction of this Agreement to the laws of any other jurisdiction.

9. Indemnification

Each Party agrees to indemnify and hold harmless the other, as well as their respective trustees, officers, employees, agents, and representatives from and against any and all claims, demands, actions, settlements, or judgments, including attorney's fees and litigation expenses, based upon or arising out of the activities described in this Agreement, to the extent that such claims, demands, actions, settlements or judgments are occasioned by the negligence, actions or omissions of the other's and/or its agents, servants, employees or students.

[REMAINDER OF PAGE INTENTIONALLY LEFT BLANK]

IN WITNESS WHEREOF, the parties hereto execute this Agreement on the date of the last signature provided below.

[Redacted]
Name ALBERT ANTON
Title President
DOWLING COLLEGE

Date

7/28/16

[Redacted]
Name
President
VAUGHN COLLEGE

Date

7/27/16

[SIGNATURE PAGE TO ARTICULATION AGREEMENT]

Exhibit C

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

In re:

DOWLING COLLEGE f/d/b/a DOWLING
INSTITUTE f/d/b/a DOWLING COLLEGE
ALUMNI ASSOCIATION f/d/b/a CECOM
a/k/a DOWLING COLLEGE, INC.,

Chapter 11

Case No. 16-75545 (REG)

Post-Confirmation Debtor.

**DECLARATION OF NEIL BIVONA IN
SUPPORT OF DOWLING COLLEGE UNSECURED CREDITOR
TRUST'S THIRD OMNIBUS OBJECTION TO CLAIMS (STUDENT CLAIMS)**

NEIL BIVONA, pursuant to 28 U.S.C. §1746, declares under penalty of perjury as follows:

1. I am a Managing Director with RSR Consulting, LLC ("RSR"), which was retained by order of the Court to provide the services of Chief Restructuring Officer to Dowling College f/d/b/a Dowling Institute f/d/b/a Dowling College Alumni Association f/d/b/a Cecom a/k/a Dowling College, Inc. (the "Debtor"), and now serves as the Plan Administrator pursuant to the Debtor's confirmed chapter 11 plan of liquidation (the "Plan").
2. I submit this declaration in support of the third omnibus objection (the "Objection")¹ filed by Ronald J. Friedman, Esq. (the "Trustee"), the Trustee of the Dowling College Unsecured Creditor Trust (the "Trust"), to certain proofs of claim filed against the Debtor.
3. From a review of the records maintained by the Debtor, RSR, and the Debtor's retained professionals, as well as my discussions with the Trustee and his counsel, I have personal knowledge of the facts set forth herein and, if called to testify, I could and would testify in a manner consistent with this Declaration.

The Shutdown of the Debtor's Operations and Student Transition Efforts

4. As a higher education institution, Dowling was most recently accredited by

¹ All capitalized terms not otherwise defined here shall carry the same meaning ascribed to them in the Objection.

Middle States Commission on Higher Education ("MSCHE"). In relation to accreditation, MSCHE is charged with the responsibility to periodically assess and then review its subject colleges based on a rubric measured with fourteen (14) categories or "standards of excellence."

5. On June 23, 2016, after the spring semester of 2016, MSCHE voted to revoke Dowling's accreditation effective as of August 30, 2016. The loss of accreditation automatically results in the loss of access to the Federal Loan Program that is otherwise available to qualified institutions under Title IV of the Higher Education Act.

6. Following its loss of accreditation from MSCHE, Dowling worked closely with various governmental regulators (such as SED, U.S. Department of Education, and NYSAG) attempting to protect students and their rights and interests. As a result of those collective efforts, Dowling ultimately entered into six (6) articulation agreements (the "**Articulation Agreements**")² with various alternative educational providers (the "**Agreement Institutions**"), with each Articulation Agreement beginning for the fall semester of 2016.

7. Specifically, the Articulation Agreements provided for each Agreement Institution to accept the credits earned at Dowling by students that elected to transfer to such Agreement Institution within two (2) years after Dowling's closure. Together, the Agreement Institutions offered students several options to obtain degrees in all of the majors offered by Dowling, including the ability to take all necessary courses online, as follows:

Agreement Institution	Dowling Majors Offered
Long Island University	All Majors
SUNY Empire State College	All Majors
Excelsior College	All Majors (all courses online)
Vaughn College	Aviation
Farmingdale State College	Aviation
St. Joseph's College	Special Education; Sports Management

² Copies of the Articulation Agreements are annexed hereto as Exhibit B.

8. Moreover, in addition to permitting each Dowling student to complete his or her academic studies in their chosen major, the Articulation Agreement with Long Island University ("LIU") provides that LIU is now the official repository for Dowling's former students in relation to academic records, including transcripts and diplomas.

9. Additionally, Dowling obtained the agreement of the New York State Department of Education (the "NYS DOE") to provide students close to completing their degrees with an additional option. Under this agreement, students that were within 15 credits of completing their degrees when Dowling closed were permitted to fulfill their remaining credit requirements at any accredited institution, on a non-matriculated basis and without any requirement for the chosen institution to "accept" Dowling credits. Once the coursework was completed, those students could submit their transcripts to the NYS DOE and receive a New York State Board of Regents diploma (a "**Regents Diploma**") in their chosen major.

10. Shortly after the execution of the Articulation Agreements, Dowling's community of students and alumni were advised of the Articulation Agreements, the ability of students to transfer earned credits to the Agreement Institutions, the ability of certain students to receive a Regents Diploma, and LIU's status as the repository for all Dowling student records.

The Student Claims

11. I, along with the Trust's retained professionals, have identified no less than 103 proofs of claim filed by former Dowling Students (the "**Student Claims**"). In general, the Student Claims assert claims in the following categories:

- Repayment of the student's federal student loans which were used to take courses at Dowling;
- Reimbursement of amounts paid by former Dowling students to complete their education at a successor educational institution, including travel, food, and living expenses;
- Reimbursement of amounts paid to Dowling for courses taken by a student at Dowling and for which the student's successor educational institution³ refused to

³ Based upon a review of the Student Claims, although not all Student Claims indicate the student's choice of successor educational institution, it does not appear that any of the Student Claims in this category arise from students enrolled at any of the Articulation Institutions.

- accept the credits awarded by Dowling for such courses;
- Damages for students' inability to participate in graduation and related ceremonies.

12. Additionally, the vast majority of the Student Claims contain no documentation whatsoever to substantiate the amounts alleged or simply attach a copy of the student's student loan statement from the student's lender but give no explanation as to how such student was specifically damaged by the Debtor's actions.

13. As described above, after losing its accreditation with MSCHE, Dowling went to significant lengths to fulfill its obligations to its students by ensuring that its former students would be able to complete their chosen degrees with minimal disruption or delay. In fact, the Articulation Agreements gave students the option to complete their degrees at several highly regarded Articulation Institutions, with in person studies at multiple local colleges and entirely online courses through Excelsior College. Additionally, students close to completing their degrees were presented with the option to obtain a Regents Diploma without the need to have their credits accepted by a new institution.

14. Moreover, all Dowling students had an opportunity to apply for a "closed school discharge" of their student loans from the United States Department of Education ("**US DOE**") if they met the US DOE criteria for a discharge. Pursuant to the proof of claim filed by the US DOE against the Debtor (Claim No. 784), more than \$4 million in student loans have been discharged for former Dowling students.

15. Because Dowling's former students were informed of the Articulation Agreements and their ability to complete their degrees through the many available options, with each Articulation Institution agreeing to accept credits from Dowling, Dowling's students did not suffer any legally cognizable damages. None of the Student Claims raises any legal basis for the allowance of a claim against Dowling,⁴ and the facts of this case clearly establish that Dowling's

⁴Certain of the claims accuse the Debtor of committing fraud, but almost universally provide no facts or allegations to support such a claim other than that Dowling closed after its accreditation had been revoked.

former students do not have valid claims against the bankruptcy estate.

16. Accordingly, I believe that the Court should enter an order disallowing each Student Claim set forth on Exhibit A to the Objection.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on July 11, 2019.

s/ Neil Bivona
Neil Bivona

Exhibit D

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

In re:

Chapter 11

DOWLING COLLEGE f/d/b/a DOWLING
INSTITUTE f/d/b/a DOWLING COLLEGE
ALUMNI ASSOCIATION f/d/b/a CECOM
a/k/a DOWLING COLLEGE, INC.,

Case No. 16-75545 (REG)

Post-Confirmation Debtor.

**ORDER GRANTING DOWLING COLLEGE UNSECURED CREDITOR
TRUST'S THIRD OMNIBUS OBJECTION TO CLAIMS (STUDENT CLAIMS)**

Upon the Third Omnibus Objection to Claims (Student Claims) (ECF Doc. No. __) (the "Objection") filed by Ronald J. Friedman, Esq., the Trustee (the "Trustee") of the Dowling College Unsecured Creditor Trust (the "Trust"), dated July 15, 2019, seeking entry of an order disallowing certain proofs of claim filed by certain claimants against Dowling College f/d/b/a Dowling Institute f/d/b/a Dowling College Alumni Association f/d/b/a Cecom a/k/a Dowling College, Inc. (the "Debtor"); and upon the declaration of Neil Bivona filed in support of the Objection; and upon the hearing on the Objection held before the Court on August 21, 2019 (the "Hearing"), the transcript of which is incorporated herein by reference; and due and proper notice of the Objection and the Hearing having been given to claimants in accordance with the Federal Rules of Bankruptcy Procedure; and it appearing that no further notice need be given or required; and after due deliberation and sufficient cause appearing for the relief requested; it is hereby

ORDERED, that the Objection is granted to the extent provided herein; and it is further

ORDERED, that each claim identified on Exhibit 1 hereto is hereby be disallowed; and it is further

ORDERED, that the Trustee is hereby authorized to do such things, expend such funds and execute such documents as to effectuate the terms and conditions of this Order.

EXHIBIT 1

Seq. No.	Claim No.	Claimant	Claimed Amount
1	351	Alex Napper 4 Dundee Court Marlboro, NJ 07746-1758	\$27,000.00
2	442	Alexandros Roditis 31 Pickwick Drive Commack, NY 11725	\$26,316.67
3	340	Alissa Visco 316 Revilo Avenue Shirley, NY 11967	\$14,500.00
4	462	Aliyah McDonald 22 Saunders Lane Hackettstown, NJ 07840	Unliquidated
5	180	Angel Rodriguez 4219 Troutbrook Drive Dublin, OH 43017-5238	\$59,268.46
6	463	Angelina Lee 1 Seneca Court Dix Hills, NY 11746	\$7,290.00
7	266	Angelina Rocchio PO Box 154 Ridge, NY 11961-0154	\$98,399.61
8	779	Angie L. Martinez 334 Brentwood Parkway Brentwood, NY 11717	\$92,426.60
9	438	Ann Mogil 195 Oakland Avenue Miller Place, NY 11764	\$140,000.00
10	292	Annmari Skula 11 Blue Road Rocky Point, NY 11778	\$11,168.00
11	212	Anthony Foli 170 Meco Road Easton, PA 18040	\$7,181.00
12	445	Anthony George 3885 Keily Drive Seaford, NY 11783	\$40,319.00
13	161	Anthony Guevara 2712 Chestnut Avenue Ronkonkoma, NY 11779	\$7,275.00
14	246	Anthony Ketterer 2380 Julia Goldbach Avenue Ronkonkoma, NY 11779	\$43,717.00
15	431	Anthony Vincenzo Monzon-Zaikowski PO Box 17 Patchogue, NY 11772-0017	\$31,854.00

Seq. No.	Claim No.	Claimant	Claimed Amount
16	291	Antonio Agarwal 23 6 th Street Garden City Park, NY 11040	\$128,996.00
17	496	Ariel Lavalle 224 Gerard Road Yaphank, NY 11980	\$2,000.00
18	224	Brittany O'Neill 180 Canterbury Drive Ridge, NY 11961	\$6,519.98
19	272	Camella Femoyer 35 Bedford Avenue Port Jefferson Station, NY 11776	\$33,360.00
20	217	Carl Allman 1901 Wetterhorn Court Frederick, MD 21702-3419	\$30,852.00
21	201	Chelsi R. Somwar 14319 243 rd Street #2 Rosedale, NY 11422-2309	\$14,956.72
22	454	Christian Dular 41 Avolet Court Mount Sinai, NY 11766	\$21,500.00
23	420	Christian Tessitore 2041 Pine Street Baldwin, NY 11510	\$55,000.00
24	392	Christine Locher 27 Meadow Lane Amityville, NY 11701	\$7,000.00
25	307	Christopher Friedl 11 Kool Place Port Jefferson Station, NY 11776	\$16,330.00
26	239	Courtney Whalley 192 Edmunton Drive D1 North Babylon, NY 11703	\$35,991.65
27	237	Dallas Cardone 2312 Sound Avenue Baiting Hollow, NY 11933	\$15,149.89
28	158	Daniel Hernandez 70-56 174 th Street Fresh Meadows, NY 11365	\$11,619.00
29	444	David D. Byer-Tyre 205 W 121 st Street, Apt. 3 New York, NY 10027	\$49,460.00
30	439	David Deterville 571 Easter Parkway, Apt. 4D Brooklyn, NY 11216	\$25,939.42
31	403	Desiree Pisano 360 Sand Lane Staten Island, NY 10305	Unliquidated

Seq. No.	Claim No.	Claimant	Claimed Amount
32	479	Dominick Barbato 261 Oceanside Street Islip Terrace, NY 11752	\$5,000.00
33	143	Emelyn Guzman 239 West 14 th Street Deer Park, NY 11729	\$25,278.50
34	257	Emily McGowan 22 Katherine Place Oakdale, NY 11769	\$14,550.00
35	435	Fatima M. Calle 46 38 th Street Islip, NY 11751	\$27,783.00
36	471	Francis D'Orazi 17 Heidi Lane Mt Sinai, NY 11766	\$6,000.00
37	119	Francis H. Romanitch 176 Mayhew Avenue Babylon, NY 11702	\$50,000.00
38	476	Garrett Krizan 1161 Old Town Road Coram, NY 11733	Unliquidated
39	114	Gina Marie Napoli 32 Lakeland Avenue Babylon, NY 11702	\$14,550.00
40	199	Hope-Ann Johnson 3 Picket Lane Centereach, NY 11720	\$5,885.89
41	251	Jacob Maccagli 7 Cheemaun Trail Ridge, NY 11961	Unliquidated
42	424	James Kilincoglu 44 Lake Terrace Road Ronkonkoma, NY 11779	\$16,663.88
43	453	James McEntee 1774 Edwards Avenue Calverton, NY 11933	\$12,324.00
44	416	Je'Niece Gallishaw 8059 Beacon Hill Circle Liverpool, NY 13090	\$25,786.47
45	350	Jennifer Gumbs 1711 Randall Avenue, Apt. 1B Bronx, NY 10473	\$116,829.56
46	386	Jennifer L. Lenzi 29 Dodd Road Sandisfield, MA 01255	\$20,000.00
47	401	Jianbin Zhang 20 Montauk Boulevard Oakdale, NY 11769	\$30,000.00

Seq. No.	Claim No.	Claimant	Claimed Amount
48	412	Joel Oluwasegun 112 Clark Street Hillside, NJ 07205	\$130,500.00
49	197	John F. Femoyer 35 Bedford Avenue Port Jefferson Station, NY 11776	\$12,987.00
50	126	Jordan James Zanfardino Beavers 134 Saddle Lane Levittown, NY 11756	\$36,000.00
51	216	Jordan Wolford 529 Allemong Road Berkeley Springs, WV 25411	\$14,550.00
52	478	Joseph Barbato 261 Oceanside Street Islip Terrace, NY 11752	\$45,000.00
53	782	Justine DeLuca 767 Milligan Lane West Islip, NY 11795	\$100,000.00
54	459	Kamishea Callender 102 Decatur Street Roosevelt, NY 11575	\$24,000.00
55	461	Karie Znaniacki 49 Champlain Street Port Jefferson Station, NY 11776	Unliquidated
56	163	Karrie Schaubroeck 22 Dale Avenue Quincy, MA 02169	\$6,000.00
57	489	Katyryna Mutlos 241 Verona Parkway Lindenhurst, NY 11757	\$4,000.00
58	379	Kemberly Fleurinay 26 South 24 th Street Wyandanch, NY 11798	Unliquidated
59	243	Kimberly Spicariach 10 Daphne Place Smithtown, NY 11787	\$17,243.85
60	490	Kris M. Lantz 5545 Brightwood Road Bethel Park, PA 15102	\$60,905.03
61	275	Kristen Connolly 21 Indian Head Road 26 Kings Park, NY 11754	\$38,711.95
62	385	Kyle Teixeira 1052 Old Town Road Coram, NY 11727	\$47,215.32
63	378	Lance Swan and Charles Swan 7 Elm Street Patchogue, NY 11772	\$24,000.00

Seq. No.	Claim No.	Claimant	Claimed Amount
64	207	Leo Murillo 27 First Street Syosset, NY 11791	\$46,900.00
65	195	Lesmine Lewis 5732 Tuscany Way Tamarac, FL 33321	\$2,400.00
66	475	Libra Venable 4859 W Slauson #110 Los Angeles, CA 90056	\$8,226.00
67	474	Luther I. Jackson PO Box 741492 New Orleans, LA 70174-0492	\$12,000.00
68	486	Maggie McCaffrey 138 Hamilton Avenue Massapequa, NY 11758	Unliquidated
69	400	Matthew Newman 754 Truman Avenue East Meadow, NY 11554	\$15,300.00
70	308	Michael Friedl 11 Kool Place Port Jefferson Station, NY 11776	\$39,769.00
71	433	Michele N. Rex 26 Wyandotte Lane East Islip, NY 11730	\$10,877.55
72	464	Michele Pacella 24 Babylon Street Mastic, NY 11950	\$19,000.00
73	374	Michelle Cagliano 185 Park Avenue Shirley, NY 11967	\$36,751.00
74	166	Mohammed H. Uddin 20 Somerset Street Huntington Station, NY 11746	\$43,000.00
75	170	Myles Lupia 2630 Harrison Avenue Baldwin, NY 11510	\$50,000.00
76	215	Nicholas Verbeeck 10 Miller Lane Mastic Beach, NY 11951	\$16,000.00
77	422	Nicole Famighetti 55 West 15 th Street Deer Park, NY 11729	\$7,000.00
78	284	Peter Esposito 14 Beach Road Port Jefferson, NY 11777	\$52,439.12
79	202	Rachelann Yetim 61 McKee Street Floral Park, NY 11001	Unliquidated

Seq. No.	Claim No.	Claimant	Claimed Amount
80	432	Racqurine A. Alford 82 Rose Lane Medford, NY 11763	\$20,000.00
81	342	Robert J. Costanzo 197 Lillian Road Nesconset, NY 11767	\$16,376.27
82	499	Robert Munoz 16 Pilgrim Road Brentwood, NY 11717	\$0.00
83	366	Robert Rose 37 Calvert Avenue Commack, NY 11725	\$61,000.00
84	193	Samantha Burke 391 Silver Street West Babylon, NY 11703	\$10,861.70
85	460	Samer Ali 62 N. 17 th Street Wyandanch, NY 11798	\$50,500.00
86	801	Shakir Lavergne 74 Chestnut Street Brentwood, NY 11717	\$4,080.00
87	493	Shantrail Morris 2019 Finsbury Cove Cordova, TN 30816	\$5,000.00
88	339	Sharon Parkton 320 Broadway Apt. 3 Bethpage, NY 11714	\$32,965.00
89	419	Sheba Samuel 39 Prince Street New Hyde Park, NY 11040	\$7,090.00
90	200	Sherill A. Spruill 8 Berrywood Court Bay Shore, NY 11706	\$4,080.00
91	137	Shukranie Bashar 126 Country Village Lane East Islip, NY 11730	\$29,280.00
92	410	Stephanie Patrice Thomas 59 Offaly Street Amityville, NY 11701	\$28,305.00
93	427	Taryn Boyle 285 Grundy Avenue Sayville, NY 11782	Unliquidated
94	141	Theresa Cardello 343 Seward Street West Babylon, NY 11704	\$12,000.00
95	223	Thomas Wolf 118 Jerusalem Hollow Road Manorville, NY 11949	\$25,117.43

Seq. No.	Claim No.	Claimant	Claimed Amount
96	389	Timothy Going 111 Geneva Street Bay Shore, NY 11706	\$9,572.00
97	364	Tyla Pinkney 18 Oak Ridge Drive Windsor Locks, CT 06096	\$109,703.46
98	417	Unique Johnson 17 E Croton Drove Lake Carmel, NY 10512	Unliquidated
99	387	Valeria Aucapina 37-68 97 th Street, Apt. 5A Corona, NY 11368	Unliquidated
100	470	Vincent Orlando 1396 Luddington Road East Meadow, NY 11554	\$20,000.00
101	803	Vladislav Tsalko 102 Jerome Road, Apt. 1 Staten Island, NY 10305	\$42,000.00
102	81	William Brooking 1013 Broadway Rensselaer, NY 12144-1917	\$9,847.00
103	359	William P. Tartaglia Jr. 794 Canal Road Mount Sinai, NY 11766	\$42,732.00
104	376	William Palma 124-06 Hillside Avenue, Apt. A2 Richmond Hill, NY 11418	\$131,854.00
105	149	Woodley Gesse 67 Roosevelt Avenue West Orange, NJ 07052-2337	Unliquidated

Packet Includes the Following

1. Aug 2016 bank statements
2. Sep. 2016 bank statements
3. Nov 2016 bank statements

4. Dec 2016 bank statements
 5. Jan 2017 bank statements

(X) Paid receipts of tuition, 1098-T tax statements

Post Dowling College

Total Post Dowling College Expenditures Report		
Additional Bank Statements/Receipts Available Upon Request		

Required Tuition and Fees:		
College	Amount Paid	Date Paid
Molloy College	\$ 7,135.00	08/25/16
St. Joseph's College	\$ 2,785.67	08/31/16
Suffolk CCC	\$ 782.00	12/16/16
SUNY Albany	\$ 1,423.63	12/18/16
TOTAL	\$ 12,126.30	

Required Transcript Requests:		
College	Amount Paid	Date Paid
SUNY Albany	\$ 15.00	01/12/17
Molloy College	\$ 51.00	01/30/17
St. Joseph's College	\$ 25.00	Various
TOTAL	\$ 91.00	

Requires Testing Fees, Materials and Workshops:		
Expense	Amount Paid	Date Paid
Exam Fee	\$ 149.00	07/22/16
Exam Fee	\$ 300.00	11/11/16
Study Material	\$ 22.19	11/16/16
Exam Fee	\$ 84.00	12/17/16
Exam Fee	\$ 20.00	12/02/16
Exam Fee	\$ 119.00	12/02/16
Exam Fee	\$ 119.00	12/02/16
Exam Fee	\$ 20.00	12/04/16
Exam Fee	\$ 179.00	12/12/16
Autism Workshop	\$ 49.95	12/14/16
TOTAL	\$ 1,062.14	

Requires Educational Materials:		
Expense	Amount Paid	Date Paid
Books/Materials	\$ 17.29	08/22/16
Books/Materials	\$ 64.43	08/31/16
Books/Materials	\$ 21.09	11/23/16
Books/Materials	\$ 51.99	12/16/16
TOTAL	\$ 154.80	

Additional Misc Expenses Incurred:		
Expense	Cost/Expense	Date
Missed Work	\$ 1,750.00	5 Days Total
5493 Travel Miles	\$ 3,021.00	Various
TOTAL	\$ 4,771.00	

Application Fees:		
College	Amount Paid	Date Paid
Brockport	\$ 25.00	08/25/16
Albany	\$ 51.00	01/04/17
St. Joseph's College	\$ 10.00	08/08/16
Suffolk CCC	\$ 40.00	12/11/16
Molloy College	\$ 90.00	8/25/2016
TOTAL	\$ 216.00	

TOTAL REQUIRED POST DOWLING COLLEGE EXPENSE:
\$ 18,420



P.O. BOX 15123
WILMINGTON, DE
19850-5123

Get updates on the go
Log on to chase.com/alerts

Payment Due Date:	09/17/16
New Balance:	\$0.00
Minimum Payment:	\$0.00

29248 BEV # 23316 C
PETER J ESPOSITO
14 BEACH RD
PORT JEFFERSON NY 11777-1266

\$ _____ Amount Enclosed

Make your check payable to: Chase Card Services

CARDMEMBER SERVICE
PO BOX 1423
CHARLOTTE NC 28201-1423

Proof of
payments
8/2016 - 2/2017



Manage your account online.
www.chase.com

Customer Service:
1-800-524-3880

Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY	
Previous Balance	\$269.55
Payment, Credits	-\$1,347.24
Purchases	+\$1,077.69
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$0.00
Opening/Closing Date	07/21/16 - 08/20/16
Credit Access Line	\$13,000
Available Credit	\$13,000
Cash Access Line	\$2,600
Available for Cash	\$2,600
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

PAYMENT INFORMATION

New Balance	\$0.00
Payment Due Date	09/17/16
Minimum Payment Due	\$0.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37.00.

Post Dowling College

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or go to www.dfs.ny.gov to obtain a comparative list of credit card rates, fees, and grace periods.

CHASE FREEDOM: ULTIMATE REWARDS® SUMMARY

Previous points balance	2,271	Redeeming your points for Cash Back rewards is easy!
+ 1% (1 PIVS1 earned on all purchases	1,078	For example, 2,000 points = \$20 Cash Back rewards.
+ Bonus from 3Q 5% cat: Restaurants	781	To review your reward options visit chase.com/freedom .
= Total points available for redemption	4,130	

You always earn unlimited 1% cash back on all your purchases. Activate new bonus categories every quarter. You'll earn an additional 4% cash back, for a total of 5% cash back on up to \$1,500 in combined bonus category purchases each quarter. Activate for free at chase.com/freedom, visit a Chase branch or call the number on the back of your card.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AND OTHER CREDITS		
07/21	Payment Thank You-Mobile	-269.55
07/25	Payment Thank You-Mobile	-159.19
08/02	Payment Thank You-Mobile	-106.95
08/05	Payment Thank You-Mobile	-100.00
08/08	Payment Thank You-Mobile	-17.00
08/09	Payment Thank You-Mobile	-21.14
08/12	Payment Thank You-Mobile	-45.00
08/13	Payment Thank You-Mobile	-23.01
08/15	Payment Thank You-Mobile	-49.00
08/18	Payment Thank You-Mobile	-556.40
PURCHASES		
07/22	EVAL SYSTEMS TEST FEE 413-256-0444 MA	149.00



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Customer Service:
1-800-524-3880

Mobile. Visit chase.com
on your mobile browser

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
07/23	MCDONALD'S F11736 MILLER PLACE NY	10.19
07/29	ARAMARK CITI FIELD CONCES FLUSHING NY	12.00
07/29	SPEEDWAY 07634 PORT JEFFERSO NY	24.95
07/29	ARAMARK CITI FIELD PARTNE FLUSHING NY	25.50
07/29	ARAMARK CITI FIELD CONCES FLUSHING NY	12.50
07/31	SPEEDWAY 07634 PORT JEFFERSO NY	32.00
08/02	SAVINO'S HIDEAWAY LLC MOUNT SINAI NY	100.00
08/05	EXXONMOBIL 97602999 MOUNT SINAI NY	17.00
08/06	7-ELEVEN 25627 MOUNT SINAI NY	21.14
08/07	DEL FUEGO ST JAMES NY	35.00
08/08	ST JOSEPHS COLLEGE PATCHOGUE NY	10.00
08/10	COASTAL 0991897000 ROCKY POINT NY	23.01
08/12	CHI TAXI 6619 CHICAGO IL	49.00
08/14	CLUB QUARTERS - WACKE CHICAGO IL	556.40

2016 Totals Year-to-Date

Total fees charged in 2016	\$0.00
Total interest charged in 2016	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	19.24% (v)	-0-	-0-
CASH ADVANCES			
Cash Advances	24.24% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	19.24% (v)	-0-	-0-

(v) = Variable Rate

31 Days In Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

IMPORTANT NEWS

Get 5% cash back on up to \$1,500 in combined purchases from July 1 to September 30 at Restaurants and Wholesale Clubs where your Chase Freedom card is accepted.
Activate at chase.com/freedom or call 1-800-524-3880 by Sept 14, 2016



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WILMINGTON, DE
19850-5123

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Payment Due Date:	10/17/16
New Balance:	\$0.99
Minimum Payment:	\$0.99

03805 BX 8 26416 C
PETER J ESPOSITO
14 BEACH RD
PORT JEFFERSON NY 11777-1266

\$ _____ Amount Enclosed
Make your check payable to: Chase Card Services

CARDMEMBER SERVICE
PO BOX 1423
CHARLOTTE NC 28201-1423



Manage your account online:
www.chase.com

Customer Service:
1-800-524-3880

Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY	
Account Number:	4266 8412 9813 0996
Previous Balance	\$0.00
Payment, Credits	-\$10,113.89
Purchases	+\$10,114.88
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$0.99

PAYMENT INFORMATION

New Balance	\$0.99
Payment Due Date	10/17/16
Minimum Payment Due	\$0.99

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37.00.

Opening/Closing Date	08/21/16 - 09/20/16
Credit Access Line	\$13,000
Available Credit	\$12,959
Cash Access Line	\$2,600
Available for Cash	\$2,600

Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or go to www.dfs.ny.gov to obtain a comparative list of credit card rates, fees, and grace periods.

CHASE FREEDOM: ULTIMATE REWARDS® SUMMARY

Previous points balance	4,130	Redeeming your points for Cash Back rewards is easy!
+ 1% (1 PT/\$1 earned on all purchases	10,115	For example, 2,000 points = \$20 Cash Back rewards.
- Points redeemed this statement period	4,130	To review your reward options visit
= Total points available for redemption	10,115	chase.com/freedom .

You always earn unlimited 1% cash back on all your purchases. Activate new bonus categories every quarter. You'll earn an additional 4% cash back, for a total of 5% cash back on up to \$1,500 in combined bonus category purchases each quarter. Activate for free at chase.com/freedom, visit a Chase branch or call the number on the back of your card.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
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PAYMENTS AND OTHER CREDITS

08/24	Payment Thank You-Mobile	-128.30
08/27	Payment Thank You-Mobile	-6,991.74
08/30	Payment Thank You-Mobile	-25.00
09/02	Payment Thank You-Mobile	-185.93
09/04	REDEMPTION CREDIT	-41.30
09/06	Payment Thank You-Mobile	-2,753.40
09/13	Payment Thank You-Mobile	-38.22

PURCHASES

08/20	SPEEDWAY 07634 PORT JEFFERSON NY	21.00
08/21	HEATHERWOOD GOLF COURSE SOUTH SETAUKE NY	90.01
08/22	CVS/PHARMACY #01271 ROCKY POINT NY	17.29
08/23	7-ELEVEN 34081 LAKE GROVE NY	1.73



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 Customer Service: 1-800-524-3850  Mobile: Visit chase.com on your mobile browser

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	S Amount
08/24	SPEEDWAY 07634 PORT JEFFERSO NY	20.01
08/25	MOLLOY COLLEGE BURSAR ROCKVILLE CEN NY	400.00
08/25	MOLLOY COLLEGE BURSAR ROCKVILLE CEN NY	3,355.00
08/25	MOLLOY COLLEGE BURSAR ROCKVILLE CEN NY	3,215.00
08/25	SUNY BROCKPORT WEB - GRAD 585-935-5465 NY	25.00
08/29	MLB COM WWW.MLB.COM NY	9.99
08/29	MIKE'S MECHANICS SVC PORT JEFFERSO NY	37.00
08/31	AMAZON MKTPPLACE PMTS AMZN.COM/BILL WA	64.43
09/01	APL* ITUNES.COM/BILL 866-712-7753 CA	.49
08/30	EXXONMOBIL 97602999 MOUNT SINAI NY	24.02
08/31	ST JOSEPHS COLLEGE PATCHOGUE NY	2,785.67
09/05	APL* ITUNES COM/BILL 866-712-7753 CA	9.03
09/10	SPEEDWAY 07634 PORT JEFFERSO NY	34.02
09/12	AMAZON MKTPPLACE PMTS AMZN.COM/BILL WA	4.20
09/16	APL* ITUNES COM/BILL 866-712-7753 CA	.99

2016 Totals Year-to-Date

Total fees charged in 2016 \$0.00
Total interest charged in 2016 \$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	19.24% (v)	-0-	-0-
CASH ADVANCES			
Cash Advances	24.24% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	19.24% (v)	-0-	-0-

31 Days in Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Amend or Terminate, Purchase and other important information as applicable.



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Payment Due Date:	12/17/16
New Balance:	\$0.00
Minimum Payment:	\$0.00

00010 BOX 9 32516 C
PETER J ESPOSITO
14 BEACH RD
PORT JEFFERSON NY 11777-1266

\$ _____ Amount Enclosed
Make your check payable to: Chase Card Services

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PO BOX 1423
CHARLOTTE NC 28201-1423



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www.chase.com



Customer Service:
1-800-524-3880



Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY	
Account Number:	4266 8412 9813 0996
Previous Balance	\$0.00
Payment, Credits	-\$811.63
Purchases	+\$811.63
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$0.00
Opening/Closing Date	10/21/16 - 11/20/16
Credit Access Line	\$13,000
Available Credit	\$13,000
Cash Access Line	\$2,600
Available for Cash	\$2,600
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

PAYMENT INFORMATION

New Balance	\$0.00
Payment Due Date	12/17/16
Minimum Payment Due	\$0.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37.00.

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or go to www.dfs.ny.gov to obtain a comparative list of credit card rates, fees, and grace periods.

CHASE FREEDOM: ULTIMATE REWARDS® SUMMARY

Previous points balance	2,382	Redeeming your points for Cash Back rewards is easy!
+ 1% (1 Pt)/\$1 earned on all purchases	812	For example, 2,000 points = \$20 Cash Back rewards.
+ Bonus from 40 5% category. Dept Stores	748	To review your reward options visit
= Total points available for redemption	3,942	chase.com/freedom .

You always earn unlimited 1% cash back on all your purchases. Activate new bonus categories every quarter. You'll earn an additional 4% cash back, for a total of 5% cash back on up to \$1,500 in combined bonus category purchases each quarter. Activate for free at chase.com/freedom, visit a Chase branch or call the number on the back of your card.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AND OTHER CREDITS		
10/23	Payment Thank You-Mobile	-186.81
10/26	Payment Thank You-Mobile	-35.51
10/28	Payment Thank You-Mobile	-30.00
11/01	Payment Thank You-Mobile	-25.00
11/03	Payment Thank You-Mobile	-7.83
11/08	Payment Thank You-Mobile	-28.37
11/12	Payment Thank You-Mobile	-20.02
11/14	Payment Thank You-Mobile	-349.94
11/17	Payment Thank You-Mobile	-24.61
11/18	Payment Thank You-Mobile	-86.28
11/19	Payment Thank You-Mobile	-17.26



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ACCOUNT ACTIVITY

(CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PURCHASES		
10/20	STEIN MART #394 COMMACK NY	186.81
10/22	EXXONMOBIL 97602999 MOUNT SINAI NY	32.01
10/23	7-ELEVEN 25627 MOUNT SINAI NY	3.50
10/25	SPEEDWAY 07634 PORT JEFFERSON NY	30.00
10/30	SPEEDWAY 07634 PORT JEFFERSON NY	25.00
11/02	APL* ITUNES.COM/BILL 866-712-7753 CA	7.83
11/04	SPEEDWAY 07634 PORT JEFFERSON NY	26.00
11/06	APL* ITUNES.COM/BILL 866-712-7753 CA	2.37
11/09	SPEEDWAY 07896 PORT JEFFERSON NY	20.02
11/11	GILSHAR GREEK CAFE PORT JEFFERSON NY	40.00
11/11	EVAL SYSTEMS TEST FEE 413-256-0444 MA	300.00
11/12	SUNDAES PORT JEFFERSON NY	9.94
11/15	SPEEDWAY 07634 PORT JEFFERSON NY	24.61
11/16	AMAZON MKTPLACE PMTS AMZN COM/BILL WA	22.19
11/16	PORSCHE SELECTION 888-700-8252 GA	64.09
11/18	PLO* REUSEITLLC 888-707-3873 VA	16.18
11/18	APL* ITUNES.COM/BILL 866-712-7753 CA	1.08

2016 Totals Year-to-Date

Total fees charged in 2016	\$0.00
Total interest charged in 2016	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	19.24% (v)	-0-	-0-
CASH ADVANCES			
Cash Advances	25.24% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	19.24% (v)	-0-	-0-

(v) = Variable Rate

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

IMPORTANT NEWS

Get \$5 cash back on up to \$1,500 in combined purchases at Department Stores, Wholesale Clubs, and Drugstores between October 1 and December 31, 2016.
Activate chase.com/freedom or call 1-800-524-3880 by December 14, 2016.



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19850-5123

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Payment Due Date:	01/17/17
New Balance:	\$0.00
Minimum Payment:	\$0.00

\$ _____ Amount Enclosed

03155 BX B 35516 C
PETER J ESPOSITO
14 BEACH RD
PORT JEFFERSON NY 11777-1266

CARDMEMBER SERVICE
PO BOX 1423
CHARLOTTE NC 28201-1423



Manage your account online:
www.chase.com

Customer Service:
1-800-524-3860

Mobile: Visit chase.com
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ACCOUNT SUMMARY

Account Number: 4266 8412 9813 0996	
Previous Balance	\$0.00
Payment, Credits	-\$3,641.03
Purchases	+\$3,641.03
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$0.00
Opening/Closing Date	11/21/16 - 12/20/16
Credit Access Line	\$13,000
Available Credit	\$13,000
Cash Access Line	\$2,600
Available for Cash	\$2,600
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

PAYMENT INFORMATION

New Balance	\$0.00
Payment Due Date	01/17/17
Minimum Payment Due	\$0.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37.00.

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or go to www.dfs.ny.gov to obtain a comparative list of credit card rates, fees, and grace periods.

CHASE FREEDOM: ULTIMATE REWARDS® SUMMARY

Previous points balance	3,942	Redeeming your points for Cash Back rewards is easy!
+ 1% (1 Pt)/\$1 earned on all purchases	3,493	For example, 2,000 points = \$20 Cash Back rewards.
+ Bonus from 4Q 5% category: Dept Stores	296	To review your reward options visit
+ Bonus from 4Q 5% category: Drugstores	152	chase.com/freedom .
- Points redeemed this statement period	3,942	
= Total points available for redemption	3,541	

You always earn unlimited 1% cash back on all your purchases. Activate now bonus categories every quarter. You'll earn an additional 4% cash back, for a total of 5% cash back on up to \$1,500 in combined bonus category purchases each quarter. Activate for free at chase.com/freedom, visit a Chase branch or call the number on the back of your card.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
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PAYMENTS AND OTHER CREDITS

11/25	Payment Thank You-Mobile	-\$1.64
11/26	Payment Thank You-Mobile	-116.90
11/29	Payment Thank You-Mobile	-24.02
12/04	REDEMPTION CREDIT	-39.42
12/07	Payment Thank You-Mobile	-530.08
12/09	Payment Thank You-Mobile	-38.49
12/09	PORSCHE SELECTION 888-700-8252 GA	-64.09
12/11	Payment Thank You - Web	-29.59
12/12	Payment Thank You-Mobile	-49.32
12/14	Payment Thank You-Mobile	-222.39
12/16	Payment Thank You-Mobile	-90.79



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ACCOUNT ACTIVITY

(CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
12/17	EVAL SYSTEMS TEST FEE AMHERST MA	-84.00
12/19	Payment Thank You-Mobile	-786.67
12/20	Payment Thank You-Mobile	-1,423.63
PURCHASES		
11/22	MCDONALD'S F11736 MILLER PLACE NY	5.43
11/23	RITE AID STORE - 10659 ROCKY POINT NY	21.09
11/23	PIER 1 00010578 ROCKY POINT NY	65.12
11/23	COCEL INC SINAI MT SINAI NY	30.01
11/23	MILLER PLACE WINE & LIQUOR MILLER PLACE NY	86.89
11/27	SPEEDWAY 07896 PORT JEFFERSON NY	24.02
12/01	MACY'S EAST #0013 LAKE GROVE NY	73.87
12/02	INTERNET TESTING SYSTEMS 410-889-2200 MD	20.00
12/02	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	29.47
12/02	EVAL SYSTEMS TEST FEE 413-256-0444 MA	119.00
12/01	DUNKIN #350574 Q35 MOUNT SINAI NY	6.49
12/02	UNCLE GIUSEPPE'S O PORT JEFFERSON NY	31.77
12/02	EVAL SYSTEMS TEST FEE 413-256-0444 MA	119.00
12/01	AMC STONY BROOK 17 #2140 STONY BROOK NY	30.00
12/01	VORTEX ASIAN BISTRO PORT JEFFERSON NY	50.00
12/02	ACE HARDWARE PT JEFF PORT JEFFERSON NY	4.10
12/04	INTERNET TESTING SYSTEMS 410-889-2200 MD	20.00
12/03	KATE SPADE.CCM 866-999-5283 PA	51.71
12/05	PORSCHE SELECTION 888-700-8252 GA	64.09
12/06	SUNOCO 0725413901 PORT JEFFERSON NY	33.00
12/06	DUNKIN #308552 Q35 PRT JEFFERSON NY	5.49
12/08	FOODTOWN #608 ROCKY POINT NY	7.59
12/08	SPEEDWAY 07634 PORT JEFFERSON NY	22.00
12/10	WALGREENS #13866 MILLER PLACE NY	16.76
12/09	7-ELEVEN 23358 STONY BROOK NY	2.75
12/09	5GUYS 1330 OSR PORT JEFF STA NY	20.94
12/09	MODELL'S SPORTING GOODS ROCKY POINT NY	72.96
12/12	EVAL SYSTEMS TEST FEE 413-256-0444 MA	179.00
12/12	UNCOMMONGOODS 718-210-1200 NY	43.39
12/13	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	20.84
12/14	UNIV ALBANY GRAD ADMISSIO 518-4423200 NY	20.00
12/14	WORKSHOPS EXPRESS.COM 718-701-0385 NY	49.95
12/16	UVATALBANYBKSTORE #7029 518-442-5890 NY	51.99
12/16	SUFFOLK CC WEB PAYMENT 631-4514435 NY	782.00
12/16	ROCKY POINT CITGO ROCKY POINT NY	35.60
12/18	APL* ITUNES.COM/BILL 866-712-7753 CA	1.08
12/18	UNIV ALBANY EPAY 518-4423220 NY	1,423.63

Test fees

2016 Totals Year-to-Date

Total fees charged in 2016	\$0.00
Total interest charged in 2016	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
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PURCHASES

Purchases	19.49% (v)	-0-	-0-
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CASH ADVANCES

Cash Advances	25.49% (v)	-0-	-0-
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BALANCE TRANSFERS

Balance Transfer	19.49% (v)	-0-	-0-
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(v) = Variable Rate

30 Days in Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.



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Payment Due Date:	02/17/17
New Balance:	\$169.72
Minimum Payment:	\$25.00

02942 BX 9 02017 C
PETER J ESPOSITO
14 BEACH RD
PORT JEFFERSON NY 11777-1266

\$ _____ Amount Enclosed

Make your check payable to: Chase Card Services

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PO BOX 1423
CHARLOTTE NC 28201-1423



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www.chase.com

Customer Service:
1-800-524-3880

Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY

Account Number: 4266 8412 9813 0996	
Previous Balance	\$0.00
Payment, Credits	-\$1,464.71
Purchases	+\$1,634.43
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$169.72
Opening/Closing Date	12/21/16 - 01/20/17
Credit Access Line	\$13,000
Available Credit	\$12,830
Cash Access Line	\$2,600
Available for Cash	\$2,600
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

PAYMENT INFORMATION

New Balance	\$169.72
Payment Due Date	02/17/17
Minimum Payment Due	\$25.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37.00.
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	8 months	\$181

If you would like information about credit counseling services, call 1-866-797-2885.

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or go to www.dfs.ny.gov to obtain a comparative list of credit card rates, fees, and grace periods

CHASE FREEDOM: ULTIMATE REWARDS® SUMMARY

Previous points balance	3,941	Redeeming your points for Cash Back rewards is easy!
+ 1% (1 Pt)\$1 earned on all purchases	1,210	For example, 2,000 points = \$20 Cash Back rewards.
+ Bonus from 10 5% category: Gas stations	389	To review your reward options visit
- Points redeemed this statement period	3,941	chase.com/freedom .
= Total points available for redemption	1,599	

You always earn unlimited 1% cash back on all your purchases. Activate new bonus categories every quarter. You'll earn an additional 4% cash back, for a total of 5% cash back on up to \$1,500 in combined bonus category purchases each quarter. Activate for free at chase.com/freedom, visit a Chase branch or call the number on the back of your card.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
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PAYMENTS AND OTHER CREDITS

12/25	Payment Thank You-Mobile	-27.00
12/29	Payment Thank You-Mobile	-39.35
01/01	Payment Thank You-Mobile	-200.00
01/03	DISNEY RESORTS-BOAR LAKE BUENA VI FL	-425.00
01/06	Payment Thank You-Mobile	-282.04
01/10	Payment Thank You-Mobile	-51.02
01/13	Payment Thank You-Mobile	-4.80
01/15	Payment Thank You-Mobile	-268.43
01/17	Payment Thank You-Mobile	-66.97
01/18	Payment Thank You-Mobile	-27.50



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Customer Service:
 1-800-524-3880

Mobile: Visit chase.com
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ACCOUNT ACTIVITY

(CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
01/19	REDEMPTION CREDIT	-39.41
01/20	Payment Thank You - Web	-33.19
PURCHASES		
12/21	SUNOCO 0725413901 PORT JEFFERSON NY	27.00
12/23	PINDAR WINE STORE PORT JEFFERSON NY	21.68
12/27	STOP & SHOP 0574 SETAUKEET NY	17.67
12/27	AMERICAN AIR0010642737432 FORT WORTH TX	100.00
	122716 1 Y RVU FEE	
12/27	AMERICAN AIR0010642737433 FORT WORTH TX	100.00
	122716 1 Y RVU FEE	
01/01	FHCC LAKE BUENA VISTA ORLANDO FL	15.00
01/03	DELTA AIR Baggage Fee ORLANDO FL	25.00
01/03	DISNEY RESORTS-WDW LAKE BUENA VI FL	640.05
01/04	NEW AND GIFT ORLAN ORLANDO FL	1.99
01/03	DELTA AIR Baggage Fee ORLANDO FL	25.00
01/06	GULF OIL 92040558 E SETAUKEET NY	31.02
01/09	UHC COMMUNITY PLAN 800-414-9025 MN	20.00
01/10	APPLEBEE'S 937964902075 LAKE GROVE NY	4.80
01/11	SUNOCO 0725413901 PORT JEFFERSON NY	10.68
01/12	MOLLOY COLLEGE BURSAR 516-323-3000 NY	15.00
01/11	7-ELEVEN 25957 PORT JEFFERSON NY	2.75
01/11	FIDEUS CARE NEW YORK 888-3433547 NY	240.00
01/13	FRIENDLY ICE CREAM MILLER PLACE NY	4.33
01/15	ADVANCE AUTO PARTS #8739 ROCKY POINT NY	54.30
01/15	MCDONALD'S F2839 ROCKY POINT NY	8.34
01/16	SPEEDWAY 07640 MILLER PLACE NY	27.50
01/16	DON QUIJOTE MILLER PLACE NY	47.65
01/18	NEW YORK PIPR 407-629-4811 FL	24.95
01/18	GRANT BKST #1144 888-327-4242 NY	100.43
01/18	APPLEBEE'S 757964902174 MILLER PLACE NY	44.00
01/19	SPEEDWAY 07640 MILLER PLACE NY	25.29

2017 Totals Year-to-Date

Total fees charged in 2017	\$0.00
Total interest charged in 2017	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	19.49% (v)	-0-	-0-
CASH ADVANCES			
Cash Advances	25.49% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	19.49% (v)	-0-	-0-

(v) = Variable Rate

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

IMPORTANT NEWS

Get 5% cash back on up to \$1,500 in combined purchases at Gas Stations and on Local Commuter Transportation between January 1 and March 31, 2017.
 Activate at chase.com/ktion or call 1-800-524-3880 by March 14, 2017.



P.O. BOX 15123
WILMINGTON, DE
19850-5123

Get updates on the go
Log on to chase.com/alerts

Payment Due Date:	03/17/17
New Balance:	\$5.81
Minimum Payment:	\$5.81

02013 BX: 6 05117 C
PETER J ESPOSITO
14 BEACH RD
PORT JEFFERSON NY 11777-1266

\$ _____ Amount Enclosed

Make your check payable to: Chase Card Services

CARDMEMBER SERVICE
PO BOX 1423
CHARLOTTE NC 28201-1423



Manage your account online:
www.chase.com

Customer Service:
1-800-524-3880

Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY

Account Number: 4266 8412 9813 0996	
Previous Balance	\$169.72
Payment, Credits	-\$787.16
Purchases	+\$623.25
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$5.81
Opening/Closing Date	01/21/17 - 02/20/17
Credit Access Line	\$13,000
Available Credit	\$12,994
Cash Access Line	\$2,600
Available for Cash	\$2,600
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

PAYMENT INFORMATION

New Balance	\$5.81
Payment Due Date	03/17/17
Minimum Payment Due	\$5.81

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37.00.

YOUR ACCOUNT-MESSAGES

New York Residents: New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or go to www.dfs.ny.gov to obtain a comparative list of credit card rates, fees, and grace periods.

CHASE FREEDOM: ULTIMATE REWARDS® SUMMARY

Previous points balance	1,599	Redeeming your points for Cash Back rewards is easy!
+ 1% (1 Pt/\$1 earned on all purchases	606	For example, 2,000 points = \$20 Cash Back rewards.
+ Bonus from 1Q 5% category: Gas stations	623	To review your reward options visit
= Total points available for redemption	2,828	chase.com/freedom .

You always earn unlimited 1% cash back on all your purchases. Activate new bonus categories every quarter. You'll earn an additional 4% cash back, for a total of 5% cash back on up to \$1,500 in combined bonus category purchases each quarter. Activate for free at chase.com/freedom, visit a Chase branch or call the number on the back of your card.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
---------------------	--	-----------

PAYMENTS AND OTHER CREDITS

01/22	Payment Thank You - Web	-169.72
01/25	Payment Thank You-Mobile	-130.22
01/26	Payment Thank You-Mobile	-11.23
01/31	Payment Thank You-Mobile	-67.90
01/30	GEICO *AUTO MACON DC	-17.68
02/01	Payment Thank You-Mobile	-73.32
02/04	Payment Thank You-Mobile	-17.00
02/06	Payment Thank You-Mobile	-22.87
02/09	Payment Thank You-Mobile	-25.00
02/13	Payment Thank You-Mobile	-29.09
02/15	Payment Thank You-Mobile	-67.30
02/16	Payment Thank You-Mobile	-18.55



Manage your account online:
www.chase.com



Customer Service:
 1-800-524-3880



Mobile: Visit chase.com
 on your mobile browser

ACCOUNT ACTIVITY

(CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
02/17	Payment Thank You-Mobile	-73.88
02/20	Payment Thank You-Mobile	-63.40
PURCHASES		
01/23	DNH'GODADDY.COM 480-5058855 AZ	130.22
01/23	DANFORDS RESTAURANT PT JEFFERSON NY	11.23
01/25	MICHAELS STORES 3752 ROCKY POINT NY	5.87
01/24	SHELL OIL 57544334303 SETALKET NY	34.01
01/29	SPEEDWAY 07634 PORT JEFFERSO NY	28.02
01/30	COLLEGE TRANSCRIPT 847-716-3000 IL	51.00
01/30	UHC COMMUNITY PLAN 800-414-9025 MN	40.00
02/01	EXXONMOBIL 97602999 MOUNT SINAI NY	17.00
02/04	KING KULLEN #18 MOUNT SINAI NY	22.87
02/06	SPEEDWAY 07634 PORT JEFFERSO NY	25.00
02/11	CVS/PHARMACY #02960 PORT JEFFERSO NY	29.09
02/13	PROFLOWERS 800-580-2913 CA	61.87
02/13	MCDONALD'S F11736 MILLER PLACE NY	5.43
02/13	EXXONMOBIL 97602999 MOUNT SINAI NY	18.55
02/15	WAL-MART #2915 EAST SETALKET NY	8.61
02/14	GRANT BKST #1144 BRENTWOOD NY	65.27
02/18	RITE AID STORE - 10651 MILLER PLACE NY	10.79
02/16	MCDONALDS F10015 FARMINGVILLE NY	5.96
02/16	NEW BEST CLEANERS PORT JEFFERSO NY	13.65
02/18	SPEEDWAY 07634 PORT JEFFERSO NY	33.00
02/18	BAGELICIOUS CAFE PORT JEFFERSO NY	5.81

2017 Totals Year-to-Date

Total fees charged in 2017	\$0.00
Total interest charged in 2017	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	19.49% (v)	-0-	-0-
CASH ADVANCES			
Cash Advances	25.49% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	19.49% (v)	-0-	-0-

(v) = Variable Rate

31 Days In Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

IMPORTANT NEWS

Get 5% cash back on up to \$1,500 in combined purchases at Gas Stations and on Local Commuter Transportation between January 1 and March 31, 2017.
 Activate at chase.com/ffreedom or call 1-800-524-3880 by March 14, 2017.

STATEMENT OF ACCOUNT
REVERSE FOR ADDITIONAL INFORMATION

8/25/2016 10:11 am

Receiving

Statement Date: 8/25/2016

Molloy College

1000 Hempstead Avenue, PO Box 1110
 Rockville Centre, N.Y. 11571-1110
 516 323 4100

ID #: 279187

Name: Peter James Esposito

Date: 08/25/2016

Desc: Payment on Account- VISA Card

Check #: VISA

Amount: \$3,215.00

Receipt Total: \$3,215.00

Amount Due Date: Upon Receipt

00	

ACH AND RETURN THIS PORTION WITH YOUR REMITTANCE

CUSTOMER COPY	Year/Term	Charges	Credits		Total
			Previous Balance:	.00	
	2016FA	3,195.00		.00	
	2016FA	105.00		.00	
	2016FA	90.00		.00	
08/25/2016 Technology Fee	2016FA	200.00		.00	
08/25/2016 EDU Course Fees EDU 555A 01	2016FA	105.00		.00	
08/25/2016 Tuition Adjustment	2016FA	3,195.00		.00	
08/25/2016 General Fee Adjustment	2016FA	80.00		.00	
08/25/2016 Course Fee Adjustment EDU 550A 01	2016FA	.00		-165.00	
08/25/2016 Payment- Semester Deposit- VISA Card	2016FA	.00		-400.00	
08/25/2016 Payment on Account- VISA Card	2016FA	.00		-3,355.00	
08/25/2016 Payment on Account- VISA Card	2016FA	.00		-3,215.00	
08/25/2016 EDU Course Fees EDU 550A 01	2016FA	165.00		.00	
	Sub-totals:	7,135.00		-7,135.00	
			Amount Due:	.00	

PLEASE KEEP THIS STATEMENT FOR YOUR RECORDS

This is your Fall 2016 semester bill. If you wish to enroll with TMS, you can use the 'amount due' to calculate monthly payments.

The first TMS payment is due 7/25/2016. The (*) indicate "estimated financial aid awards" – no refunds will be generated.

Tuition Refund Policy: 1st week – 100%; 2nd week – 75%; Third week – 50%; 4th week – NO REFUND.

Online Health and Accident Insurance waivers may be accessed through the Lion's Den portal starting on 7/13/2016. The waiver deadline is 10/1/2016.

Requests after October 1st cannot be accepted. View and pay your bill online 24/7 at <https://lionsden.molloy.edu/ics>FOR BILLING INFORMATION, CLICK ONLINE FACULTY & STUDENT ACCESS AT www.molloy.edu

RETAIN THIS PORTION FOR YOUR RECORDS.



STATEMENT OF ACCOUNT
SEE REVERSE FOR ADDITIONAL INFORMATION

8/25/2016 9:52 am

Receipt**Statement Date:** 8/25/2016**Receipt Number:** 294490

Molloy College
1000 Hempstead Avenue, PO Box 1110
Rockville Centre, N.Y. 11571-1110
516 323 4100

ID #: 279187**Name:** Peter James Esposito**Date:** 08/25/2016**Desc:** Payment on Account- VISA Card

777

Amount Due Date: Upon Receipt

777	00

Check #: VISA**Amount:** \$3,355.00**Receipt Total:** \$3,355.00

ACH AND RETURN THIS PORTION WITH YOUR REMITTANCE

D: **CUSTOMER COPY**

D:	Year/Term	Charges	Credits	Total
				Previous Balance:
08/2	2016FA	3,195.00	.00	
08/2	2016FA	105.00	.00	
08/2	2016FA	90.00	.00	
08/25/2016 Technology Fee	2016FA	200.00	.00	
08/25/2016 Payment- Semester Deposit- VISA Card	2016FA	.00	-400.00	
08/25/2016 Payment on Account- VISA Card	2016FA	.00	-3,355.00	
08/25/2016 EDU Course Fees EDU 550A 01	2016FA	165.00	.00	
Sub-totals:		3,755.00	-3,755.00	
				Amount Due: .00

PLEASE KEEP THIS STATEMENT FOR YOUR RECORDS

This is your Fall 2016 semester bill. If you wish to enroll with TMS, you can use the 'amount due' to calculate monthly payments.

The first TMS payment is due 7/25/2016. The (*) indicate "estimated financial aid awards" – no refunds will be generated.

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FOR BILLING INFORMATION, CLICK ONLINE FACULTY & STUDENT ACCESS AT www.molloy.edu

RETAIN THIS PORTION FOR YOUR RECORDS.



FILER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number State University of New York University at Albany 1400 Washington Avenue Albany NY 12222 Contact: ECSI: 866-428-1098		1 Payments received for qualified tuition and related expenses 2 Amounts billed for qualified tuition and related expenses \$1,423.63	OMB No. 1545-1574 2016 Form 1098-T	Tuition Statement
FILER's federal identification no.	STUDENT'S taxpayer identification no.	3 If this box is checked, your educational institution has changed its reporting method for 2016 <input type="checkbox"/>	Copy B For Student	
STUDENT'S name, street address, city, state, and ZIP code PETER J ESPOSITO 14 BEACH ROAD PORT JEFFERSON NY NY000		4 Adjustments made for a prior year <input type="checkbox"/>	5 Scholarships or grants <input type="checkbox"/>	This is important tax information and is being furnished to the Internal Revenue Service. This form must be used to complete Form 8863 to claim education credits. Give it to the tax preparer or use it to prepare the tax return.
Service Provider/Accnt No. (see instr.)	6 Checked if at least half-time student <input type="checkbox"/>	7 Checked if the amount in box 1 or 2 includes amounts for an academic period beginning January - March 2017 <input type="checkbox"/>	8 Checked if a graduate student <input checked="" type="checkbox"/>	10 Ins. contract reimb./refund <input type="checkbox"/>

Form 1098-T (keep for your records) www.irs.gov/1098t Department of the Treasury-Internal Revenue Service

Please Note: If your SSN is incorrect on this form, you did not provide it to your institution. To request that your SSN be corrected, please contact your institution's campus contact listed below.

Campus Contact Information

<http://www.albany.edu>
Contact: Student Financial Center
Phone Number: (518) 442-3202
E-Mail: SFC@albany.edu

The University cannot provide you with tax advice or assistance related to the credit or how to claim the credit. For assistance, please contact a tax professional or refer to IRS Publication 970 (Tax Benefits for Higher Education). If you need specific details about your student account to claim a tax credit, you may access your account on the MyUAlbany portal - www.albany.edu/myualbany. Detailed information about the 1098-T form can be found at www.albany.edu/1098t.

View on the Web at www.ecsi.net/1098t
School Code: SA Acct#: Your SSN Pin#: 90089

2/25/2017

Account Information

Account Information

Account Transactions Deposits

 Charges and credits on your account are listed below, beginning with the most recent. Anticipated credits including pending financial aid are **NOT** included in this listing.

Account Detail**Account Balance:**

\$0.00

Date Recorded Description**Term****Charge Credit**

Dec 16, 2016	Web Payment - Ammerman	Spring 2017	\$782.00
Dec 16, 2016	Web Access Fee	Spring 2017	\$20.00
Dec 11, 2016	Part-Time Tuition Spring	Spring 2017	\$597.00
Dec 11, 2016	Vehicle Registration Fee	Spring 2017	\$15.00
Dec 11, 2016	Technology Fee	Spring 2017	\$65.00
Dec 11, 2016	Student Activity Fee	Spring 2017	\$27.00
Dec 11, 2016	Records Maintenance Fee	Spring 2017	\$9.00
Dec 11, 2016	Student Accident Insurance Fee	Spring 2017	\$9.00
Dec 11, 2016	Application Fee	Spring 2017	\$40.00

RELEASE: 8.5.4.4

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Peter J. Esposito
14 Beach Road
Port Jefferson, NY 11777

St. Joseph's College
Location: SU Patchogue, NY

Receipt #: 000290715

Received From: Peter J. Esposito

Date of Receipt
08/30/16

Payment For Peter J. Esposito

2016FA

2,785.67

VISA Charge 0996

2,785.67

Total:

2,785.67

Signature X

~~(*) Letter from employer (*)~~

Edwin J. Murphy & Company
Accounting and Bookkeeping Services
PO Box 1615
Rocky Point, NY 11778

February 22, 2017

To whom it may concern,

This letter has been written to confirm that as of 02/22/17, Peter has taken five (5) unpaid "vacation" days in an effort to complete his Master's Degree program as a result of Dowling College's closure.

Sincerely,



Ed Murphy, President

Dowling College Expenses

Dowling College Expenditures Report		
Additional Bank Statements/Receipts/Available Union Requests		

Required Tuition and Fees		
Expense	Amount Paid	Date Paid
2014 Dowling 1098-T	\$ 9,078.00	Year 2014
2015 Dowling 1098-T	\$ 21,960.00	Year 2015
TOTAL	\$ 31,038.00	

Requires Testing Fees, Materials and Workshops		
Expense	Amount Paid	Date Paid
Exam Fee	\$ 109.00	11/11/14
Exam Fee	\$ 109.00	12/30/14
Study Material	\$ 109.00	01/16/15
Publication/Subsc.	\$ 80.00	03/18/15
Study Materials	\$ 35.01	06/18/15
Study Materials	\$ 30.00	06/30/15
Exam Fee	\$ 102.00	08/09/15
Exam Fee	\$ 131.00	08/09/15
Exam Fee	\$ 149.00	08/09/15
Publication/Subsc.	\$ 50.00	08/25/14
Study Materials	\$ 29.90	8/17/2015
Study Materials	\$ 49.75	10/6/2015
Study Materials	\$ 14.95	12/8/2015
Study Materials	\$ 24.00	12/8/2015
Study Materials	\$ 49.75	12/10/2015
Exam Fee	\$ 59.90	1/11/2016
Exam Fee	\$ 149.00	1/27/2016
Publication/Subsc.	\$ 90.00	3/5/2016
Publication/Subsc.	\$ 50.00	3/10/2016
Exam Fee	\$ 149.00	5/20/2016
Study Materials	\$ 29.90	5/6/2016
Study Materials	\$ 94.16	5/10/2016
Study Materials	\$ 29.00	6/1/2016
TOTAL	\$ 1,723.92	

Educational Materials		
Expense	Amount Paid	Date Paid
Books/Materials	\$ 121.35	05/12/14
Books/Materials	\$ 32.58	05/31/14
Books/Materials	\$ 10.47	05/31/14
Books/Materials	\$ 137.60	06/02/14
Books/Materials	83.05	8/28/2014
Books/Materials	\$ 33.19	8/30/2014
Books/Materials	\$ 159.95	9/3/2014
Books/Materials	\$ 52.60	1/12/2015
Books/Materials	\$ 100.70	5/15/2015
Books/Materials	\$ 17.45	5/25/2015
Books/Materials	\$ 20.26	8/14/2015
Books/Materials	\$ 176.25	8/26/2015
Books/Materials	\$ 18.97	11/28/2015
Books/Materials	\$ 30.60	12/8/2015
Books/Materials	\$ 44.97	12/7/2015
Books/Materials	\$ 66.43	1/6/2016
Books/Materials	\$ 32.20	1/19/2016
Books/Materials	\$ 47.41	5/13/2016
Books/Materials	\$ 47.77	5/12/2016
Books/Materials	\$ 10.13	6/1/2016
Books/Materials	\$ 12.87	6/16/2017
TOTAL	\$ 1,256.80	

TOTAL REQUIRED DOWLING COLLEGE EXPENSE:

\$34,018.92



P.O. BOX 15123
WILMINGTON, DE
19886-5123

Payment Due Date:	06/17/14
New Balance:	\$91.43
Minimum Payment:	\$25.00

02805 BOX # 14014 C
PETER J ESPOSITO
14 BEACH RD
PORT JEFFERSON NY 11777-1266

\$ _____ Amount Enclosed

Make your check payable to: Chase Card Services



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



Manage your account online:
www.chase.com/freedom

Customer Service:
1-800-524-3880

Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY

Account Number: 4266 8412 9813 0996	
Previous Balance	\$264.30
Payment, Credits	-\$4,874.07
Purchases	+\$4,701.20
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$91.43

PAYMENT INFORMATION

New Balance	\$91.43
Payment Due Date	06/17/14
Minimum Payment Due	\$25.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APR's will be subject to increase to a maximum Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

Opening/Closing Date	04/21/14 - 05/20/14
Credit Limit	\$4,500
Available Credit	\$4,408
Cash Access Line	\$900
Available for Cash	\$900
Past Due Amount	\$0.00
Balance over the Credit Limit	\$0.00

If you make no additional charges using this card and each month you pay ..	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	4 months	\$95

If you would like information about credit counseling services, call 1-866-797-2885.

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Banking Department at 1-800-518-8866 to obtain a comparative list of credit card rates, fees and grace periods.

CHASE FREEDOM: ULTIMATE REWARDS® SUMMARY

Previous points balance	9,390
+ 1% (1 Pt)/\$1 earned on all purchases	4,702
+ Bonus points from Ultimate Rewards Mall	0
= Total points available for redemption	14,092

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
---------------------	--	-----------

PAYMENTS AND OTHER CREDITS

04/25	Payment Thank You - Web	-2,336.40
05/03	Payment Thank You - Web	-2,224.98
05/08	Payment Thank You - Web	-100.01
05/15	Payment Thank You - Web	-212.68

PURCHASES

04/19	CVS PHARMACY #2960 003 PORT JEFFERSON NY	7.33
04/21	DICKS SPORTING GOODS LAKE GROVE NY	317.61
04/21	FRIENDLY ICE CREAM STONY BROOK NY	2.16
04/22	DOWLING COLLEGE BURSAR OAKDALE NY	1,714.00
04/22	HESS 32315 PORT JEFFERSON NY	31.00
04/23	CARVEL #1297 EAST SETAUKEET NY	4.12
04/26	HERITAGE DINER MOUNT SINAI NY	30.16
04/24	EXXONMOBIL 97636328 CORAM NY	6.74
04/24	EXXONMOBIL 97636328 CORAM NY	23.02
04/30	MICHAELS STORES 5026 STONY BROOK NY	35.25

Manage your account online:
www.chase.com/freedomCustomer Service:
1-800-524-3880Mobile: Visit chase.com
on your mobile browser**ACCOUNT ACTIVITY**

(CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
04/30	GEICO 800-841-3000 DC	108.69
04/30	DISNEY RESORT-WDTC 7147814554 FL	2,013.00
05/01	7-ELEVEN 11241 FARMINGVILLE NY	4.00
05/01	HESS 32315 PORT JEFFERSO NY	50.01
05/01	HESS 32315 PORT JEFFERSO NY	50.00
05/05	7-ELEVEN 34673 CORAM NY	1.59
05/07	CVS PHARMACY #2960 Q03 PORT JEFFERSO NY	16.48
05/07	CVS PHARMACY #2960 Q03 PORT JEFFERSO NY	3.25
05/12	RAY THE PLUMBER 6315812500 NY	54.26
05/12	DISNEY STORE #329 LAKE GROVE NY	15.75
05/12	DOWLINGCOLLBKSTORE #7099 631-589-4644 NY	121.35
05/13	CARVEL #2660 PORT JEFFERSO NY	9.54
05/14	SHELL OIL 57544334303 SETAUKEET NY	32.02
05/16	7-ELEVEN 11241 FARMINGVILLE NY	3.56
05/17	7-ELEVEN 11241 FARMINGVILLE NY	3.89
05/17	HESS 32315 PORT JEFFERSO NY	30.00
05/18	MCDONALD'S F1985 PORT JEFFERSO NY	8.07
05/18	RALPH'S FAMOUS OF PORT JEF PRT JEFFERSON NY	4.35

2014 Totals, Year-to-Date

Total fees charged in 2014	\$0.00
Total interest charged in 2014	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	18.99% (v)	-0-	-0-
CASH ADVANCES			
Cash Advances	23.99% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	18.99% (v)	-0-	-0-

(v) = Variable Rate

30 Days In Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.



P.O. BOX 15123
WILMINGTON, DE
19850-5123

Payment Due Date:	07/17/14
New Balance:	\$22.90
Minimum Payment:	\$22.90

02826 DEP 9 17114 C
PETER J ESPOSITO
14 BEACH RD
PORT JEFFERSON NY 11777-1266

\$ _____ Amount Enclosed

Make your check payable to: Chase Card Services



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



Manage your account online:
www.chase.com/freedom



Customer Service:
1-800-524-3880



Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY	
Account Number:	4266 8412 9813 0996
Previous Balance	\$91.43
Payment, Credits	-\$1,667.80
Purchases	+\$1,599.27
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	<u>\$22.90</u>
Opening/Closing Date	05/21/14 - 06/20/14
Credit Limit	\$4,500
Available Credit	\$4,477
Cash Access Line	\$900
Available for Cash	\$900
Past Due Amount	\$0.00
Balance over the Credit Limit	\$0.00

PAYMENT INFORMATION	
Now Balance	\$22.90
Payment Due Date	07/17/14
Minimum Payment Due	\$22.90

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APR's will be subject to increase to a maximum Penalty APR of 29.99%.

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Banking Department at 1-800-518-8866 to obtain a comparative list of credit card rates, fees and grace periods.

CHASE FREEDOM: ULTIMATE REWARDS® SUMMARY

Previous points balance	14,092
+ 1% (1 Pt) \$1 earned on all purchases	1,600
+ Bonus points from Ultimate Rewards Mall	0
- Points redeemed this statement period	14,092
= Total points available for redemption	1,600

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
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PAYMENTS AND OTHER CREDITS

05/27	Payment Thank You - Web	-198.49
06/03	Payment Thank You - Web	-223.84
06/07	REDEMPTION CREDIT	-140.92
06/09	Payment Thank You - Web	-925.49
06/18	Payment Thank You - Web	-179.06

PURCHASES

05/20	7-ELEVEN 11241 FARMINGVILLE NY	3.56
05/21	7-ELEVEN 11241 FARMINGVILLE NY	3.56
05/22	7-ELEVEN 32758 CENTERREACH NY	3.78
05/22	GULF OIL 92040558 E SETAUKEET NY	40.00
05/23	7-ELEVEN 11241 FARMINGVILLE NY	3.56
05/24	7-ELEVEN 11241 FARMINGVILLE NY	3.35
05/24	DON QUIJOTE MILLER PLACE NY	49.25
05/26	CVS PHARMACY #3010 003 SETAUKEET NY	17.64
05/28	7-ELEVEN 11241 FARMINGVILLE NY	5.84

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1-800-524-3860Mobile: Visit chase.com
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(CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
05/30	GEICO 800-841-3000 DC	87.15
06/01	MCDONALD'S F24687 PRT JEFFERSON NY	8.13
05/31	BARNES & NOBLE #2325 LAKE GROVE NY	32.58
05/31	COUNTRY FAIR ENTERTAIN MEDFORD NY	19.00
05/31	IDLE HOUR DELI OAKDALE NY	10.47
05/31	HESS 32315 PORT JEFF STA NY	43.03
06/01	CVS PHARMACY #2960 Q03 PORT JEFFERSO NY	4.15
06/02	DOWLINGCOLBKSTORE #7099 631-589-4644 NY	137.60
06/02	CVS PHARMACY #2960 Q03 PORT JEFFERSO NY	5.24
06/02	RALPHS ITALIAN ICES STONYBROOK NY	5.59
06/03	DICK'S SPORTING GOODS LAKE GROVE NY	456.17
06/04	DICK'S SPORTING GOODS LAKE GROVE NY	10.44
06/04	7-ELEVEN 11241 FARMINGVILLE NY	3.45
06/05	7-ELEVEN 11241 FARMINGVILLE NY	5.84
06/06	SOUTHWES 5260647421579 800-435-9792 TX	25.00
06/06	060614 1 A DAL DAL	
06/06	WAL-MART #2915 EAST SETAUKEET NY	21.53
06/07	7-ELEVEN 11241 FARMINGVILLE NY	5.84
06/06	7-ELEVEN 11241 FARMINGVILLE NY	3.56
06/06	SOUTHWES 5262421845445 800-435-9792 TX	382.00
08/10/14 1 W	ISP MCO	
2 W	MCO ISP	
06/08	CVS PHARMACY #2960 Q03 PORT JEFFERSO NY	63.79
06/08	HESS 32315 PORT JEFF STA NY	40.00
06/10	7-ELEVEN 32758 CENTERREACH NY	3.45
06/11	7-ELEVEN 11241 FARMINGVILLE NY	3.35
06/12	7-ELEVEN 11241 FARMINGVILLE NY	5.84
06/12	HESS 32315 PORT JEFF STA NY	25.01
06/12	CVS PHARMACY #2960 Q03 PORT JEFFERSO NY	6.51
06/14	7-ELEVEN 11241 FARMINGVILLE NY	5.84
06/13	7-ELEVEN 11241 FARMINGVILLE NY	5.84
06/13	EAST COAST BURRITO CO EAST SETAUKEET NY	23.59
06/16	7-ELEVEN 11241 FARMINGVILLE NY	5.84
06/17	7-ELEVEN 11241 FARMINGVILLE NY	4.65
06/18	7-ELEVEN 11241 FARMINGVILLE NY	7.74
06/19	BOSTON MARKET 0234 SELDEN NY	10.51

2014 Totals Year-to-Date

Total fees charged in 2014	\$0.00
Total interest charged in 2014	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	18.99% (v)	-0-	-0-
CASH ADVANCES			
Cash Advances	23.99% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	18.99% (v)	-0-	-0-

(v) = Variable Rate

31 Days In Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.



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WILMINGTON, DE
19850-5123

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Payment Due Date: 10/17/14
New Balance: \$0.00
Minimum Payment: \$0.00

Amount Enclosed
Make your check payable to: Chase Card Services

97486 BEV 8 26314 C
PETER J ESPOSITO
14 BEACH RD
PORT JEFFERSON NY 11777-1266

Make your check payable to: Chase Card Services

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



 Manage your account online:
www.chase.com/freedom

 Customer Service:
1-800-524-3880

 Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY

Account Number: 4266 8412 9813 0996	
Previous Balance	\$62.22
Payment, Credits	-\$1,124.69
Purchases	+\$1,062.47
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	<u>\$0.00</u>
Opening/Closing Date	08/21/14 - 09/20/14
Credit Limit	\$4,500
Available Credit	\$4,500
Cash Access Line	\$900
Available for Cash	\$900
Past Due Amount	\$0.00
Balance over the Credit Limit	\$0.00

PAYMENT INFORMATION

New Balance	\$0.00
Payment Due Date	10/17/14
Minimum Payment Due	\$0.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APR will be subject to increase to a maximum Penalty APR.

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Banking Department at 1-800-518-8866 to obtain a comparative list of credit card rates, fees and grace periods.

CHASE FREEDOM: ULTIMATE REWARDS® SUMMARY

Previous points balance	3,041
+ 1% (1 Pt/\$1 earned on all purchases	835
= Total points available for redemption	3,876

ACCOUNT ACTIVITY

Date of _____

Transaction

PAYMENTS AND OTHER CREDITS		
08/23	Payment Thank You - Web	-71.96
08/29	DICK'S SPORTING GOODS LAKE GROVE NY	-228.10
08/30	Payment Thank You - Web	-149.54
09/07	Payment Thank You - Web	-575.24
09/14	Payment Thank You - Web	-66.65
09/17	Payment Thank You - Web	-33.00

PURCHASES

08/20	7-ELEVEN 11241 FARMINGVILLE NY	4.87
08/21	7-ELEVEN 11241 FARMINGVILLE NY	4.87
08/21	CVS PHARMACY #2698 C03 PORT JEFF STA NY	17.27
08/22	7-ELEVEN 11241 FARMINGVILLE NY	2.61
08/24	STARBUCKS #07844 MILLER P Miller Place NY	4.83
08/25	NYSED TEACHER CERT 518-4743901 NY	50.00
08/26	STARBUCKS #07210 PORT JEF Port Jefferso NY	4.83
08/26	ROLLING OAKS GOLF COURSE ROCKY POINT NY	30.00
08/27	HESS 32315 PORT JEFF STA NY	40.00
08/28	DOWLINGCOLLEKSTORE #7099 631-589-4644 NY	83.05

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ACCOUNT ACTIVITY		(CONTINUED)
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Date of Transaction	Merchant Name or Transaction Description	\$ Amount
08/30	Amazon.com AMZN.COM/BILL WA	33.19
08/29	DICK'S SPORTING GOODS LAKE GROVE NY	271.54
08/29	DICK'S SPORTING GOODS LAKE GROVE NY	115.08
08/30	GEICO 800-841-3000 DC	111.75
09/01	EXXONMOBIL 97602999 MOUNT SINAI NY	28.78
09/03	DOWNGCOLBKSTORE #7099 631-589-4644 NY	159.95
09/05	7-ELEVEN 11241 FARMINGVILLE NY	6.06
09/06	7-ELEVEN 11241 FARMINGVILLE NY	9.03
09/06	HESS 32315 PORT JEFF STA NY	40.01
09/10	MCDONALDS F1985 PORT JEFFERSON NY	11.75
09/12	HESS 32315 PORT JEFF STA NY	33.00

2014 Totals/Year-to-Date	
Total fees charged in 2014	\$0.00
Total interest charged in 2014	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES	
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Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	18.99% (v)	-0-	-0-
CASH ADVANCES			
Cash Advances	23.99% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	18.99% (v)	-0-	-0-

(v) = Variable Rate

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

31 Days in Billing Period



P.O. BOX 15123
WILMINGTON, DE
19886-5123

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Payment Due Date:	12/17/14
New Balance:	\$0.00
Minimum Payment:	\$0.00

02720 BX 9 32414 C
PETER J ESPOSITO
14 BEACH RD
PORT JEFFERSON NY 11777-1266

\$ _____ Amount Enclosed

Make your check payable to: Chase Card Services



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PO BOX 15153
WILMINGTON DE 19886-5153



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www.chase.com/freedom



Customer Service:
1-800-524-3880



Mobile: Visit chase.com
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ACCOUNT SUMMARY

Account Number: 4266 8412 9813 0996	
Previous Balance	\$68.85
Payment, Credits	-\$1,022.70
Purchases	+\$353.85
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
Now Balance	\$0.00
Opening/Closing Date	10/21/14 - 11/20/14
Credit Limit	\$4,500
Available Credit	\$4,500
Cash Access Line	\$900
Available for Cash	\$900
Past Due Amount	\$0.00
Balance over the Credit Limit	\$0.00

PAYMENT INFORMATION

New Balance	\$0.00
Payment Due Date	12/17/14
Minimum Payment Due	\$0.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APR's will be subject to increase to a maximum Penalty APR of 29.99%.

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Banking Department at 1-800-518-8866 to obtain a comparative list of credit card rates, fees and grace periods.

CHASE FREEDOM: ULTIMATE REWARDS® SUMMARY

Previous points balance	4,634
+ 1% (1 Pt) \$1 earned on all purchases	954
+ 1% (1 Pt) \$1 on Ultimate Rewards travel	0
= Total points available for redemption	5,588

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
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PAYMENTS AND OTHER CREDITS

10/24	Payment Thank You - Web	-140.57
11/01	Payment Thank You - Web	-70.83
11/07	Payment Thank You - Web	-176.35
11/11	Payment Thank You - Web	-112.47
11/17	Payment Thank You - Web	-449.46
11/20	Payment Thank You - Web	-73.02

PURCHASES

10/19	THE HOME DEPOT 1265 S SETAUKEET NY	34.12
10/21	STARBUCKS #07210 PORT JEF Port Jefferson NY	10.10
10/20	HESS 32315 PORT JEFF STA NY	27.50
10/25	PORT JEFFERSON 76 P JEFRSN STN NY	38.51
10/26	BATTING HOLLOW CLUB BATTING HOLLO NY	13.04
10/27	SALSA SALSA PORT JEFFERSON NY	19.28
10/29	HESS 32315 PORT JEFF STA NY	42.02
10/30	GEICO *AUTO 800-841-3000 DC	111.65
10/30	MCDONALD'S F24687 PRT JEFFERSON NY	12.58

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on your mobile browser**ACCOUNT ACTIVITY****(CONTINUED)**

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
11/04	STARBUCKS #07210 PORT JEF Port Jefferso NY	10.10
11/06	DEMA LIQUORS SETAUKEET NY	20.63
11/04	COACH 00025688 LAKE GROVE NY	84.73
11/09	STARBUCKS #07844 MILLER P Mior Placo NY	7.11
11/11	PROMETRIC *EXAM FEE 800-853-6769 MD	109.00
11/10	HESS 32315 PORT JEFF STA NY	38.24
11/13	MACY'S EAST #0013 LAKE GROVE NY	141.21
11/13	PIER 1 00007047 LAKE GROVE NY	54.26
11/14	MICHAELS STORES 5026 STONY BROOK NY	48.70
11/13	LIDS 5097 LAKE GROVE NY	58.05
11/17	GLEIM PUBLICATIONS INC 352-3750772 FL	30.00
11/17	HESS 32315 PORT JEFF STA NY	43.02

2014 Totals Year-to-Date

Total fees charged in 2014	\$0.00
Total interest charged in 2014	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	18.99% (v)	-0-	-0-
CASH ADVANCES			
Cash Advances	23.99% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	18.99% (v)	-0-	-0-

(v) = Variable Rate

31 Days in Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

IMPORTANT NEWS

There are important changes to your benefits and rewards program. To learn more about these changes, visit us at Chase.com/Freedom4



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19850-5123

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Payment Due Date:	01/17/15
New Balance:	\$23.63
Minimum Payment:	\$23.63

C1420 BX 935414 C
PETER J ESPOSITO
14 BEACH RD
PORT JEFFERSON NY 11777-1266

\$ _____ Amount Enclosed
Make your check payable to: Chase Card Services

[REDACTED]

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PO BOX 15153
WILMINGTON DE 19886-5153



Manage your account online:
www.chase.com/freedom



Customer Service:
1-800-524-3890



Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY	
Account Number:	4266 8412 9813 0996
Previous Balance	\$0.00
Payment, Credits	-\$4,847.16
Purchases	+\$4,870.79
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$23.63
Opening/Closing Date	11/21/14 - 12/20/14
Credit Limit	\$4,500
Available Credit	\$4,476
Cash Access Line	\$900
Available for Cash	\$900
Past Due Amount	\$0.00
Balance over the Credit Limit	\$0.00

PAYMENT INFORMATION

New Balance	\$23.63
Payment Due Date	01/17/15
Minimum Payment Due	\$23.63

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APR's will be subject to increase to a maximum Penalty APR of 29.99%.

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Banking Department at 1-800-518-8866 to obtain a comparative list of credit card rates, fees and grace periods.

CHASE FREEDOM: ULTIMATE REWARDS® SUMMARY

Previous points balance	5,588	Redeeming your points for Cash Back rewards is easy!
+ 1% (1 Pt)/\$1 earned on all purchases	4,871	For example, 2,000 points = \$20 Cash Back rewards.
+ 1% (1 Pt)/\$1 on Ultimate Rewards travel	0	To review your reward options visit
= Total points available for redemption	10,459	chase.com/freedom

You always earn unlimited 1% cash back on all your purchases. Activate new bonus categories every quarter. You'll earn an additional 4% cash back for a total of 5% cash back on up to \$1,500 in combined bonus category purchases each quarter. Activate for free at chase.com/freedom, visit a Chase branch or call the number on the back of your card.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
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PAYMENTS AND OTHER CREDITS

11/30	Payment Thank You - Web	-3,775.03
12/05	Payment Thank You - Web	-111.65
12/11	Payment Thank You - Web	-688.04
12/19	Payment Thank You-Mobila	-262.44

PURCHASES

11/25	HESS 32315 PORT JEFF STA NY	35.03
11/25	EUROPEAN WAX CENTER STO STONY BROOK NY	58.00
11/27	DOWLING COLL 800-3398131 CT	3,682.00
11/30	GEICO "AUTO 800-841-3000 DC	111.65
12/05	JENS CHINESE FOOD MT SINAI NY	32.36
12/05	HESS 32315 PORT JEFF STA NY	15.02
12/06	APPLE STORE #R139 LAKE GROVE NY	650.66



P.O. BOX 15123
WILMINGTON, DE
19850-5123

Payment Due Date:	02/17/15
New Balance:	\$0.00
Minimum Payment:	\$0.00

C2719 BD 9 02015 C
PETER J ESPOSITO
14 BEACH RD
PORT JEFFERSON NY 11777-1266

\$ _____ Amount Enclosed
Make your check payable to: Chase Card Services



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Customer Service:
1-800-524-3880



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ACCOUNT SUMMARY

Account Number: 4266 8412 9813 0996	
Previous Balance	\$23.63
Payment, Credits	-\$893.13
Purchases	+\$869.50
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
Now Balance	\$0.00
Opening/Closing Date	12/21/14 - 01/20/15
Credit Limit	\$4,500
Available Credit	\$4,500
Cash Access Line	\$900
Available for Cash	\$900
Past Due Amount	\$0.00
Balance over the Credit Limit	\$0.00

PAYMENT INFORMATION

New Balance	\$0.00
Payment Due Date	02/17/15
Minimum Payment Due	\$0.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APR's will be subject to increase to a maximum Penalty APR of 29.99%.

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Banking Department at 1-800-518-8866 to obtain a comparative list of credit card rates, fees and grace periods.

CHASE FREEDOM: ULTIMATE REWARDS® SUMMARY

Previous points balance	10,459	Redeeming your points for Cash Back rewards is easy!
+ 1% (1 Pt)/\$1 earned on all purchases	870	For example, 2,000 points = \$20 Cash Back rewards.
+ 1% (1 Pt)/\$1 on Ultimate Rewards travel	0	To review your reward options visit
= Total points available for redemption	11,329	chase.com/freedom .

You always earn unlimited 1% cash back on all your purchases. Activate now bonus categories every quarter. You'll earn an additional 4% cash back, for a total of 5% cash back on up to \$1,500 in combined bonus category purchases each quarter. Activate for free at chase.com/freedom, visit a Chase branch or call the number on the back of your card.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
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PAYMENTS AND OTHER CREDITS

12/20	Payment Thank You - Web	-23.63
12/22	Payment Thank You - Web	-40.27
12/27	Payment Thank You - Web	-209.91
12/31	Payment Thank You - Web	-149.90
01/02	Payment Thank You - Web	-220.65
01/10	Payment Thank You - Web	-64.01
01/14	Payment Thank You - Web	-52.60
01/19	Payment Thank You - Web	-132.16

PURCHASES

12/19	BURGER KING GS10822005 FORKED RIVER NJ	7.27
12/19	HESS 32315 PORT JEFF STA NY	33.00
12/19	THE BORGATA HOTEL ATLANTIC CITY NJ	5.00



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Customer Service:
1-800-524-3880

Mobile: Visit chase.com
on your mobile browser

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
12/22	STOP & SHOP 0574 SETAUKE NY	9.77
12/22	MAR-KAYS PORT JEFF STA NY	123.80
12/22	CHUN HOW KITCHEN EAST SETAUKE NY	21.34
12/23	CVS/PHARMACY #02960 PORT JEFFERSON NY	50.00
12/26	BEST BUY MHT 00004580 SOUTH SETAUKE NY	124.90
12/26	RESTAURANT FIVE FIVE 2 SAINT JAMES NY	25.00
12/30	PROMETRIC *EXAM FEE 800-853-6769 MD	109.00
12/30	GEICO *AUTO 800-841-3000 DC	111.65
01/07	OALI 6 COMMACK NY	40.00
01/07	COCELS INC SINAI MT SINAI NY	24.01
01/12	DOWLING-COLL-BKSTORE#7090 OAKDALE NY	52.60
01/13	MACY'S EAST #0013 LAKE GROVE NY	23.16
01/16	PROMETRIC *EXAM FEE 800-853-6769 MD	109.00

2015 Totals Year-to-Date

Total fees charged in 2015	\$0.00
Total interest charged in 2015	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	18.99% (v)	-0-	-0-
CASH ADVANCES			
Cash Advances	23.99% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	18.99% (v)	-0-	-0-

(v) = Variable Rate

31 Days In Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

IMPORTANT NEWS

Get 5% cash back on up to \$1,500 in combined purchases between January 1 and March 31 at Select Grocery Stores, Movie theaters, and Starbucks(R) stores.
Activate at chase.com/medom or call 1-800-524-3880 by March 14, 2015.



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19886-5123

Payment Due Date:	04/17/15
New Balance:	\$30.01
Minimum Payment:	\$25.00

02793 BX 9 07915 C
PETER J ESPOSITO
14 BEACH RD.
PORT JEFFERSON NY 11777-1266

\$ _____ Amount Enclosed

Make your check payable to: Chase Card Services



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www.chase.com/freedom



Customer Service:
1-800-524-3880



Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY

Account Number: 4266 8412 9813 0996	
Previous Balance	\$25.00
Payment, Credits	-\$889.71
Purchases	+\$894.72
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$30.01
Opening/Closing Date	02/21/15 - 03/20/15
Credit Limit	\$10,000
Available Credit	\$9,969
Cash Access Lino	\$2,000
Available for Cash	\$2,000
Past Due Amount	\$0.00
Balance over the Credit Limit	\$0.00

PAYMENT INFORMATION

New Balance	\$30.01
Payment Due Date	04/17/15
Minimum Payment Due	\$25.00
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APR will be subject to increase to a maximum Penalty APR of 29.99%.	
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:	

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	2 months	\$31

If you would like information about credit counseling services, call 1-866-797-2885.

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Banking Department at 1-800-518-8866 to obtain a comparative list of credit card rates, fees and grace periods.

CHASE FREEDOM: ULTIMATE REWARDS® SUMMARY

Previous points balance	15,303	Redeeming your points for Cash Back rewards is easy!
+ 1% (1 Pt)/\$1 earned on all purchases	895	For example, 2,000 points = \$20 Cash Back rewards.
+ 1% (1 Pt)/\$1 on Ultimate Rewards travel	0	To review your reward options visit
+ Bonus from 1Q 5% category: Starbucks	390	chase.com/freedom.
+ Bonus from 1Q 5% cat: Select Grocery Strs	172	
= Total points available for redemption	16,760	

You always earn unlimited 1% cash back on all your purchases. Activate new bonus categories every quarter. You'll earn an additional 4% cash back, for a total of 5% cash back on up to \$1,500 in combined bonus category purchases each quarter. Activate for free at chase.com/freedom, visit a Chase branch or call the number on the back of your card.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AND OTHER CREDITS		
02/21	Payment Thank You-Mobile	-25.00
02/23	Payment Thank You-Mobile	-32.30
02/25	Payment Thank You - Web	-40.05
02/26	Payment Thank You-Mobile	-36.83
02/27	Payment Thank You - Web	-24.83
02/28	Payment Thank You-Mobile	-4.83
03/03	Payment Thank You-Mobile	-180.60
03/05	Payment Thank You-Mobile	-33.54
03/06	Payment Thank You-Mobile	-33.54
03/11	Payment Thank You-Mobile	-62.14



Manage your account online:
www.chase.com/freedom

Customer Service:
1-800-524-3880

Mobile: Visit chase.com
on your mobile browser

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
03/12	Payment Thank You-Mobile	-4.83
03/14	Payment Thank You-Mobile	-22.58
03/15	Payment Thank You-Mobile	-22.58
03/16	Payment Thank You-Mobile	-276.40
03/18	Payment Thank You-Mobile	-9.66
03/20	Payment Thank You-Mobile	-80.00
PURCHASES		
02/20	CVS/PHARMACY #02305 MILLER PLACE NY	15.79
02/20	STARBUCKS #07844 MILLER P Miller Place NY	4.83
02/19	TACO BELL 000200026989 PORT JEFFERSON NY	11.68
02/22	STARBUCKS #07844 MILLER P Miller Place NY	4.83
02/23	STARBUCKS #07844 MILLER P Miller Place NY	4.83
02/23	PORT JEFFERSON AGWAY MOUNT SINAI NY	6.51
02/23	PORT JEFFERSON AGWAY MOUNT SINAI NY	23.88
02/23	SHELL OIL 57544334303 SETAUKEET NY	32.00
02/24	STARBUCKS #07844 MILLER P Miller Place NY	4.83
02/25	ISLAND PT & WELLNESS CT PORT JEFF STA NY	20.00
02/25	STARBUCKS #07210 PORT JEF Port Jefferson NY	4.83
02/26	STARBUCKS #07844 MILLER P Miller Place NY	4.83
02/27	STARBUCKS #07844 MILLER P Miller Place NY	4.83
02/28	GEICO *AUTO 800-841-3000 DC	111.65
03/01	STARBUCKS #07844 MILLER P Miller Place NY	4.83
02/27	SALSA SALSA PORT JEFFERSON NY	26.29
02/28	SHELL OIL 57544334303 SETAUKEET NY	33.00
03/02	STARBUCKS #07844 MILLER P Miller Place NY	4.83
03/02	PORT JEFFERSON AGWAY MOUNT SINAI NY	23.88
03/03	STARBUCKS #07844 MILLER P Miller Place NY	4.83
03/05	STARBUCKS #07844 MILLER P Miller Place NY	4.83
03/06	STARBUCKS #07844 MILLER P Miller Place NY	7.11
03/06	WENDYS #2467 PORT JEFF STA NY	10.51
03/07	STARBUCKS #07210 PORT JEF Port Jefferson NY	8.28
03/07	HESS 32315 PORT JEFF STA NY	22.00
03/08	BODYBUILDING COM 866-236-8417 ID	42.95
03/10	STARBUCKS #07844 MILLER P Miller Place NY	4.83
03/12	STARBUCKS #07844 MILLER P Miller Place NY	9.56
03/11	HESS 32315 PORT JEFF STA NY	13.02
03/13	TACO BELL 000200026989 PORT JEFFERSON NY	10.92
03/14	STUBHUB, INC 866-788-2482 CA	283.23
03/13	STARBUCKS #07844 MILLER P Miller Place NY	4.83
03/15	STARBUCKS #07210 PORT JEF Port Jefferson NY	4.83
03/16	STARBUCKS #07844 MILLER P Miller Place NY	4.83
03/18	KAPPA DELTA PI 317-871-4900 IN	80.00
03/18	HESS 32315 PORT JEFF STA NY	30.01

2015 Totals Year-to-Date

Total fees charged in 2015	\$0.00
Total interest charged in 2015	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	18.99% (v)	-0-	-0-
CASH ADVANCES			
Cash Advances	23.99% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	18.99% (v)	-0-	-0-

(v) = Variable Rate

28 Days in Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

PETER J ESPOSITO

000000: F533338 C1

Page 2 of 2

Page 2 of 2

Statement Date: 03/20/15

05815 MA MA 02798 07910000:0000279802



P.O. BOX 15123
WILMINGTON, DE
19886-5123

Payment Due Date:	06/17/15
New Balance:	\$0.00
Minimum Payment:	\$0.00

02902 BX 9 14015 C
PETER J ESPOSITO
14 BEACH RD
PORT JEFFERSON NY 11777-1266

S _____ Amount Enclosed

Make your check payable to: Chase Card Services



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



Manage your account online:
www.chase.com/freedom



Customer Service:
1-800-524-3860



Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY

Account Number: 4266 8412 9813 0996	
Previous Balance	\$10.19
Payment, Credits	-\$7,949.86
Purchases	+\$7,939.67
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$0.00
Opening/Closing Date	04/21/15 - 05/20/15
Credit Limit	\$10,000
Available Credit	\$10,000
Cash Access Line	\$2,000
Available for Cash	\$2,000
Past Due Amount	\$0.00
Balance over the Credit Limit	\$0.00

PAYMENT INFORMATION

New Balance	\$0.00
Payment Due Date	06/17/15
Minimum Payment Due	\$0.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00.

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or go to www.dfs.ny.gov to obtain a comparative list of credit card rates, fees, and grace periods.

CHASE FREEDOM: ULTIMATE REWARDS® SUMMARY

Previous points balance	17,177	Redeeming your points for Cash Back rewards is easy!
+ 1% (1 Pt) \$1 earned on all purchases	7,940	For example, 2,000 points = \$20 Cash Back rewards.
+ 1% (1 Pt) \$1 on Ultimate Rewards travel	0	To review your reward options visit
+ Bonus from 20% cat: Restaurants	95	chase.com/freedom .
= Total points available for redemption	25,212	

You always earn unlimited 1% cash back on all your purchases. Activate new bonus categories every quarter. You'll earn an additional 4% cash back, for a total of 5% cash back on up to \$1,500 in combined bonus category purchases each quarter. Activate for free at chase.com/freedom, visit a Chase branch or call the number on the back of your card.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	Amount
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PAYMENTS AND OTHER CREDITS

04/21	Payment Thank You-Mobile	-10.19
04/25	Payment Thank You-Mobile	-18.00
04/28	Payment Thank You-Mobile	-52.17
05/04	Payment Thank You-Mobile	-7,420.27
05/05	Payment Thank You-Mobile	-162.94
05/11	Payment Thank You-Mobile	-50.00
05/12	Payment Thank You-Mobile	-56.89
05/14	Payment Thank You-Mobile	-78.70
05/19	Payment Thank You-Mobile	-100.70

PURCHASES

04/22	HESS 32315 PORT JEFF STA NY	18.00
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Manage your account online:
www.chase.com/freedom

Customer Service: 1-800-524-3880

Mobile: Visit chase.com
on your mobile browser

ACCOUNT ACTIVITY

(CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
04/24	TACO BELL 000200026989 PORT JEFFERSON NY	23.57
04/25	JP3 SERVICE INC CORAM NY	28.60
04/30	GEICO *AUTO 800-841-3000 DC	100.27
05/01	DOWLING COLL 800-3398131 CT	7,320.00
05/02	SOLSTICE MKT CPT 1056 PARSIPPANY NJ	162.94
05/09	AUTOZONE #4711 PORT JEFFERSON NY	50.00
05/09	TEAVANA #233 LAKE GROVE NY	56.89
05/09	J. CREW RETAIL #655 LAKE GROVE NY	78.70
05/15	DOWLINGCOLLBKSTORE #7099 631-589-4644 NY	100.70

2015 Totals Year-to-Date

Total fees charged in 2015	\$0.00
Total interest charged in 2015	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	18.99% (v)	-0-	-0-
CASH ADVANCES			
Cash Advances	23.99% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	18.99% (v)	-0-	-0-

(v) = Variable Rate

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

IMPORTANT NEWS

Get 5% cash back on up to \$1,500 in combined purchases between April 1 and June 30 at Restaurants, Bed Bath & Beyond(R), H&M(R) and Overstock.com(TM). Activate at chase.com/freedom or call 1-800-524-3880 by June 14, 2015.



P.O. BOX 15123
WILMINGTON, DE
19886-5123

Payment Due Date:	07/17/15
New Balance:	\$0.00
Minimum Payment:	\$0.00

10181 BEY 0 17115 C
PETER J ESPOSITO
14 BEACH RD
PORT JEFFERSON NY 11777-1266

\$ _____ Amount Enclosed

Make your check payable to: Chase Card Services



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



Manage your account online:
www.chase.com/freedom



Customer Service:
1-800-524-3880



Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY

Account Number:	4266 8412 9813 0996
Previous Balance	\$0.00
Payment, Credits	-\$446.84
Purchases	+\$446.84
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
Now Balance	\$0.00
Opening/Closing Date	05/21/15 - 06/20/15
Credit Limit	\$10,000
Available Credit	\$10,000
Cash Access Line	\$2,000
Available for Cash	\$2,000
Past Due Amount	\$0.00
Balance over the Credit Limit	\$0.00

PAYMENT INFORMATION

New Balance	\$0.00
Payment Due Date	07/17/15
Minimum Payment Due	\$0.00
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00.	

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or go to www.dfs.ny.gov to obtain a comparative list of credit card rates, fees, and grace periods.

CHASE FREEDOM: ULTIMATE REWARDS® SUMMARY

Previous points balance	25,212	Redeeming your points for Cash Back rewards is easy!
+ 1% (1 Pt)/\$1 earned on all purchases	447	For example, 2,000 points = \$20 Cash Back rewards.
+ 1% (1 Pt)/\$1 on Ultimate Rewards travel	0	To review your reward options visit
+ Bonus from 20% cat: Restaurants	356	chase.com/freedom .
= Total points available for redemption	26,015	

You always earn unlimited 1% cash back on all your purchases. Activate new bonus categories every quarter. You'll earn an additional 4% cash back, for a total of 5% cash back on up to \$1,500 in combined bonus category purchases each quarter. Activate for free at chase.com/freedom, visit a Chase branch or call the number on the back of your card.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	S Amount
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PAYMENTS AND OTHER CREDITS

05/30	Payment Thank You-Mobile	-17.45
06/02	Payment Thank You-Mobile	-100.27
06/08	Payment Thank You-Mobile	-36.16
06/09	Payment Thank You-Mobile	-72.40
06/17	Payment Thank You-Mobile	-220.56

PURCHASES

05/27	DOWLING-COLL-BKSTORE #7090 OAKDALE NY	17.45
05/30	GEICO *AUTO 800-841-3000 DC	100.27
06/03	EXXONMOBIL 97493910 HCOLTSVILLE NY	12.16
06/05	PF CHANGS #9869 LAKE GROVE NY	24.00
06/07	GULF OIL 92040558 E SETAUKEET NY	30.00

Manage your account online:
www.chase.com/freedomCustomer Service:
1-800-524-3880Mobile: Visit chase.com
on your mobile browser

ACCOUNT ACTIVITY		(CONTINUED)
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Date of Transaction	Merchant Name or Transaction Description	\$ Amount
06/07	STOP & SHOP 0574 SETAUKEET NY	34.82
06/07	STOP & SHOP 0574 SETAUKEET NY	7.58
06/07	MARIA'S RESTAURANT NESCONSET NY	50.00
06/09	7-ELEVEN 11241 FARMINGVILLE NY	2.61
06/09	CARLOS PIZZA SHIRLEY NY	14.95
06/13	GULF OIL 92040558 E SETAUKEET NY	42.12
06/14	BOBS-STORES #0015 SELDEN NY	110.88

2015 Totals Year-to-Date	
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Total fees charged in 2015	\$0.00
Total interest charged in 2015	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES	
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Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	18.99% (v)	-0-	-0-
CASH ADVANCES			
Cash Advances	23.99% (v)	-0-	-0-
BALANCE TRANSFERS			
Balanc Transfer	18.99% (v)	-0-	-0-

(v) = Variable Rate

31 Days in Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

CHASE

P.O. BOX 15123
WILMINGTON, DE
19850-5123

Payment Due Date:	08/17/15
New Balance:	\$0.00
Minimum Payment:	\$0.00

02269 BX. 6 20115 C
PETER J ESPOSITO
14 BEACH RD
PORT JEFFERSON NY 11777-1266

\$ _____ Amount Enclosed
Make your check payable to: Chase Card Services

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



Manage your account online:
www.chase.com/freedom



Customer Service:
1-800-524-3880



Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY

Account Number: 4266 8412 9813 0996	
Previous Balance	\$0.00
Payment, Credits	-\$991.09
Purchases	+\$991.09
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$0.00
Opening/Closing Date	06/21/15 - 07/20/15
Credit Limit	\$10,000
Available Credit	\$10,000
Cash Access Line	\$2,000
Available for Cash	\$2,000
Past Due Amount	\$0.00
Balance over the Credit Limit	\$0.00

PAYMENT INFORMATION

New Balance	\$0.00
Payment Due Date	08/17/15
Minimum Payment Due	\$0.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00.

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or go to www.dfs.ny.gov to obtain a comparative list of credit card rates, fees, and grace periods.

CHASE FREEDOM: ULTIMATE REWARDS® SUMMARY

Previous points balance	26,015	Redeeming your points for Cash Back rewards is easy!
+ 1% (1 Pt)/\$1 earned on all purchases	992	For example, 2,000 points = \$20 Cash Back rewards.
+ 1% (1 Pt)/\$1 on Ultimate Rewards travel	0	To review your reward options visit
+ Bonus from 20 5% cat: Restaurants	37	chase.com/freedom ,
+ Bonus from 30 5% category: Gas stations	386	
- Points redeemed this statement period	26,015	
= Total points available for redemption	1,415	

You always earn unlimited 1% cash back on all your purchases. Activate new bonus categories every quarter. You'll earn an additional 4% cash back, for a total of 5% cash back on up to \$1,500 in combined bonus category purchases each quarter. Activate for free at chase.com/freedom, visit a Chase branch or call the number on the back of your card.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
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PAYMENTS AND OTHER CREDITS

06/23	Payment Thank You-Mobile	\$ -35.01
06/26	REDEMPTION CREDIT	\$ -260.15
06/30	Payment Thank You-Mobile	\$ -222.23
07/01	Payment Thank You-Mobile	\$ -9.10
07/02	Payment Thank You-Mobile	\$ -171.20
07/04	Payment Thank You-Mobile	\$ -127.01
07/07	Payment Thank You-Mobile	\$ -33.00
07/09	Payment Thank You-Mobile	\$ -9.66
07/13	Payment Thank You-Mobile	\$ -28.00



Manage your account online:
www.chase.com/freedom



Customer Service:
 1-800-524-3880



Mobile: Visit chase.com
 on your mobile browser

ACCOUNT ACTIVITY

(CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
07/15	Payment Thank You-Mobile	-60.23
07/20	Payment Thank You - Web	-35.50
PURCHASES		
06/18	OAKDALE OAKDALE NY	35.01
06/25	TRAVELOCITY.COM www.tlvly.com NV	444.38
06/25	COCEL INC SINAI MT SINAI NY	38.00
06/28	WENDYS #2467 PORT JEFF STA NY	9.10
06/30	GEICO *AUTO 800-841-3000 DC	100.27
06/29	PRECISION LAWN SUPPLY PORT JEFF STA NY	70.93
07/01	PORT JEFFERSON AGWAY MOUNT SINAI NY	13.01
06/30	OAKDALE OAKDALE NY	30.00
07/01	BESITO HUNTINGTON HUNTINGTON NY	84.00
07/05	GULF OIL 92040558 E SETAUKEET NY	33.00
07/06	STARBUCKS #07844 MILLER P Miller Place NY	4.83
07/07	STARBUCKS #07844 MILLER P Miller Place NY	4.83
07/11	SPEEDWAY 07634 PORT JEFFERSON NY	28.00
07/12	THE HOME DEPOT 1265 S SETAUKEET NY	60.23
07/17	SPEEDWAY 07634 PORT JEFFERSON NY	17.50
07/17	SPEEDWAY 07634 PORT JEFFERSON NY	18.00

2015 Totals Year-to-Date

Total fees charged in 2015	\$0.00
Total interest charged in 2015	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	18.99% (v)	-0-	-0-
CASH ADVANCES			
Cash Advances	23.99% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	18.99% (v)	-0-	-0-

(v) = Variable Rate

30 Days in Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable

IMPORTANT NEWS

Keep up to date when you are on the go
 Log on to chase.com/alerts
 to set up your alerts

Get 5% cash back on up to \$1,500 in combined purchases
 at Gas Stations and Kohl's(R)
 between July 1 and September 30, 2015.
 Activate at chase.com/freedom or
 call 1-800-524-3880 by September 14, 2015.



P.O. BOX 15123
WILMINGTON, DE
19886-5123

Payment Due Date:	09/17/15
New Balance:	\$0.00
Minimum Payment:	\$0.00

02293 BX 0 23215 C
PETER J ESPOSITO
14 BEACH RD
PORT JEFFERSON NY 11777-1266

S. _____ Amount Enclosed

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



Manage your account online:
www.chase.com/freedom



Customer Service:
1-800-524-3880



Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY

Account Number: 4266 8412 9813 0996	
Previous Balance	\$0.00
Payment, Credits	-\$10,428.07
Purchases	+\$10,428.07
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$0.00
Opening/Closing Date	07/21/15 - 08/20/15
Credit Limit	\$10,000
Available Credit	\$10,000
Cash Access Line	\$2,000
Available for Cash	\$2,000
Past Due Amount	\$0.00
Balance over the Credit Limit	\$0.00

PAYMENT INFORMATION

New Balance	\$0.00
Payment Due Date	09/17/15
Minimum Payment Due	\$0.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00.

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or go to www.dfs.ny.gov to obtain a comparative list of credit card rates, fees, and grace periods.

CHASE FREEDOM: ULTIMATE REWARDS® SUMMARY

Previous points balance	1,415	Redeeming your points for Cash Back rewards is easy!
+ 1% (1 Pt)/\$1 earned on all purchases	10,429	For example, 2,000 points = \$20 Cash Back rewards.
+ 1% (1 Pt)/\$1 on Ultimate Rewards travel	0	To review your reward options visit
+ Bonus from 3Q 5% category: Gas stations	913	chase.com/freedom .
= Total points available for redemption	12,757	

You always earn unlimited 1% cash back on all your purchases. Activate new bonus categories every quarter. You'll earn an additional 4% cash back, for a total of 5% cash back on up to \$1,500 in combined bonus category purchases each quarter. Activate for free at chase.com/freedom, visit a Chase branch or call the number on the back of your card.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AND OTHER CREDITS		
07/24	Payment Thank You-Mobile	-21.36
07/25	Payment Thank You-Mobile	-22.00
07/28	Payment Thank You-Mobile	-101.67
07/31	Payment Thank You-Mobile	-5,545.39
08/01	Payment Thank You-Mobile	-174.12
08/05	Payment Thank You-Mobile	-36.00
08/10	Payment Thank You-Mobile	-37.00
08/12	Payment Thank You-Mobile	-382.00
08/14	Payment Thank You-Mobile	-39.00
08/18	Payment Thank You-Mobile	-39.63
08/20	Payment Thank You-Mobile	-29.90

Manage your account online:
www.chase.com/freedomCustomer Service:
1-800-524-3880Mobile: Visit chase.com
on your mobile browser**ACCOUNT ACTIVITY****(CONTINUED)**

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PURCHASES		
07/22	KING KULLEN #18 MOUNT SINAI NY	21.36
07/23	SPEEDWAY 07634 PORT JEFFERSON NY	22.00
07/24	TURKEY HILL #280 ENOLA PA	32.65
07/25	SIENNA MERCATO PITTSBURGH PA	35.00
07/26	TURKEY HILL #0239 Q69 SOMERSET PA	34.02
07/27	SPEEDWAY 07634 PORT JEFFERSON NY	23.39
07/26	SHELL OIL 57545707507 ALLENTOWN PA	22.00
07/28	DOWLING COLLEGE BURSAR 631-2443013 NY	9,500.00
07/30	GEICO *AUTO 800-841-3000 DC	174.12
08/02	SPEEDWAY 07634 PORT JEFFERSON NY	36.00
08/07	GOODYEAR AUTO SVS CTR 669 PRT JEFSN STA NY	37.00
08/09	EVAL SYSTEMS TEST FEE 413-256-0444 MA	102.00
08/09	EVAL SYSTEMS TEST FEE 413-256-0444 MA	131.00
08/09	EVAL SYSTEMS TEST FEE 413-256-0444 MA	149.00
08/11	COCEL INC SINAI MT SINAI NY	39.00
08/14	BARNES&NOBLE.COM-BN 800-843-2665 NY	20.62
08/15	COASTAL 0991897000 ROCKY POINT NY	19.01
08/17	EXAM EDGE LLC 215-853-2943 PA	29.90

2015 Totals Year-to-Date

Total fees charged in 2015	\$0.00
Total interest charged in 2015	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	18.99% (v)	-0-	-0-
CASH ADVANCES			
Cash Advances	23.99% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	18.99% (v)	-0-	-0-

(v) = Variable Rate

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

IMPORTANT NEWS

Keep up to date when you are on the go.
Log on to chase.com/alerts
to set up your alerts.

Get 5% cash back on up to \$1,500 in combined purchases
at Gas Stations and Kohl's(R)
between July 1 and September 30, 2015.
Activate at chase.com/freedom or
call 1-800-524-3880 by September 14, 2015.



P.O. BOX 15123
WILMINGTON, DE
19886-5123

Payment Due Date:	10/17/15
New Balance:	\$17.00
Minimum Payment:	\$17.00

C0316 BX 8 26315 C
PETER J ESPOSITO
14 BEACH RD
PORT JEFFERSON NY 11777-1266

\$ _____ Amount Enclosed

Make your check payable to: Chase Card Services

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



Manage your account online:
www.chase.com/freedom

Customer Service:
1-800-524-3880

Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY	
Account Number:	4266 8412 9813 0996
Previous Balance	\$0.00
Payment, Credits	-\$645.20
Purchases	+\$662.20
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$17.00
Opening/Closing Date	08/21/15 - 09/20/15
Credit Limit	\$10,000
Available Credit	\$9,983
Cash Access Line	\$2,000
Available for Cash	\$2,000
Past Due Amount	\$0.00
Balance over the Credit Limit	\$0.00

PAYMENT INFORMATION

New Balance	\$17.00
Payment Due Date	10/17/15
Minimum Payment Due	\$17.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00.

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or go to www.dfs.ny.gov to obtain a comparative list of credit card rates, fees, and grace periods.

CHASE FREEDOM® ULTIMATE REWARDS® SUMMARY

Previous points balance	12,757	Redeeming your points for Cash Back rewards is easy!
+ 1% (1 Pt)/\$1 earned on all purchases	663	For example, 2,000 points = \$20 Cash Back rewards.
+ 1% (1 Pt)/\$1 on Ultimate Rewards travel	0	To review your reward options visit
+ Bonus from 3Q 5% category: Gas stations	244	chase.com/freedom .
= Total points available for redemption	13,664	

You always earn unlimited 1% cash back on all your purchases. Activate new bonus categories every quarter. You'll earn an additional 4% cash back, for a total of 5% cash back on up to \$1,500 in combined bonus category purchases each quarter. Activate for free at chase.com/freedom, visit a Chase branch or call the number on the back of your card.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	S Amount
PAYMENTS AND OTHER CREDITS		
08/22	Payment Thank You-Mobile	-4.87
08/27	Payment Thank You-Mobile	-327.25
08/29	Payment Thank You-Mobile	-176.25
08/31	Payment Thank You-Mobile	-39.51
09/02	Payment Thank You-Mobile	-22.75
09/13	Payment Thank You-Mobile	-66.11
09/17	Payment Thank You-Mobile	-8.46
PURCHASES		
08/20	7-ELEVEN 11241 FARMINGVILLE NY	4.87
08/25	SMITHTOWN ACURA ST JAMES NY	327.25
08/26	DOWLINGCOLLBKSTORE #7099 631-589-4644 NY	176.25



P.O. BOX 15123
WILMINGTON, DE
19886-5123

Payment Due Date:	11/17/15
New Balance:	\$0.00
Minimum Payment:	\$0.00

02454 BX: 9 29015 C
PETER J ESPOSITO
14 BEACH RD
PORT JEFFERSON NY 11777-1266

\$ _____ Amount Enclosed

Make your check payable to: Chase Card Services

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



Manage your account online:
www.chase.com/freedom



Customer Service:
1-800-524-3880



Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY

Account Number: 4266 8412 9813 0996	
Previous Balance	\$17.00
Payment, Credits	-\$394.18
Purchases	+\$877.18
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$0.00
Opening/Closing Date	09/21/15 - 10/20/15
Credit Limit	\$13,000
Available Credit	\$13,000
Cash Access Line	\$2,600
Available for Cash	\$2,600
Past Due Amount	\$0.00
Balance over the Credit Limit	\$0.00

PAYMENT INFORMATION

New Balance	\$0.00
Payment Due Date	11/17/15
Minimum Payment Due	\$0.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00.

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or go to www.dfs.ny.gov to obtain a comparative list of credit card rates, fees, and grace periods.

Congratulations! Your credit line has been increased. Take advantage of your enhanced spending power to make purchases and transfer balances today.

CHASE FREEDOM: ULTIMATE REWARDS® SUMMARY

Previous points balance	13,664	Redeeming your points for Cash Back rewards is easy!
+ 1% (1 Pt)/\$1 earned on all purchases	878	For example, 2,000 points = \$20 Cash Back rewards
+ 1% (1 Pt)/\$1 on Ultimate Rewards travel	0	To review your reward options visit chase.com/freedom .
+ Bonus from 30+ 5% category: Gas stations	124	
- Points redeemed this statement period	13,664	
= Total points available for redemption	1,002	

You always earn unlimited 1% cash back on all your purchases. Activate new bonus categories every quarter. You'll earn an additional 4% cash back, for a total of 5% cash back on up to \$1,500 in combined bonus category purchases each quarter. Activate for free at chase.com/freedom, visit a Chase branch or call the number on the back of your card.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	S Amount
PAYMENTS AND OTHER CREDITS		
09/21	Payment Thank You-Mobile	-17.00
09/26	Payment Thank You-Mobile	-7.66
10/02	Payment Thank You - Web	-523.18
10/02	REDEMPTION CREDIT	-136.64
10/06	Payment Thank You-Mobile	-43.42
10/07	Payment Thank You-Mobile	-4.83
10/08	Payment Thank You-Mobile	-14.73
10/09	Payment Thank You-Mobile	-49.75
10/12	Payment Thank You-Mobile	-12.12



Manage your account online:
www.chase.com/freedom



Customer Service:
 1-800-524-3880



Mobile: Visit chase.com
 on your mobile browser

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
10/14	Payment Thank You-Mobile	-11.37
10/15	Payment Thank You-Mobile	-28.48
10/19	Payment Thank You-Mobile	-35.83
10/20	Payment Thank You-Mobile	-9.17

PURCHASES

09/24	STARBUCKS #07844 MILLER P Miller Place NY	7.66
09/25	BOSTON MARKET 0234 SELDEN NY	13.44
09/24	COCEL INC SINAI MT SINAI NY	31.00
09/26	MILLER PLACE BAGELS MILLER PLACE NY	16.38
09/26	Unique Cleaners of Miller Miller Place NY	44.00
09/30	GEICO *AUTO 800-841-3000 DC	555.00
10/02	SPEEDWAY 07634 PORT JEFFERSO NY	28.33
10/04	BURGER KING #2236 STONYBROOK NY	15.09
10/05	STARBUCKS #07844 MILLER P Miller Place NY	4.83
10/06	MCDONALD'S F1985 PORT JEFFERSO NY	14.73
10/06	EXAM EDGE LLC 215-853-2943 PA	49.75
10/08	PARTY HARDY MILLE PLCE MILLER PLACE NY	12.12
10/10	WENDYS #2467 PORT JEFF STA NY	11.37
10/13	SPEEDWAY 07634 PORT JEFFERSO NY	28.48
10/17	COSTELLO'S ACE 153 ROCKY POINT NY	17.36
10/15	Taco Bakery STONY BROOK NY	18.47
10/18	KING KULLEN #18 MOUNT SINAI NY	9.17

2015 Totals Year-to-Date

Total fees charged in 2015	\$0.00
Total interest charged in 2015	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	16.99% (v)	-0-	-0-
CASH ADVANCES			
Cash Advances	23.99% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	18.99% (v)	-0-	-0-

(v) = Variable Rate

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

IMPORTANT NEWS

Keep up to date when you are on the go.
 Log on to chase.com/alerts
 to set up your alerts

Get 5% cash back on up to \$1,500 in combined purchases
 at Amazon.com, Zappos.com, Audible.com and Diapers.com
 from October 1 to December 31, 2015,
 Activate at chase.com/freedom or
 call 1-800-524-3880 by December 14, 2015.



P.O. BOX 15123
WILMINGTON, DE
19886-5123

You have a credit balance of -\$3,379.17.
You do not have to make a payment at this time.

Account number: 4266 8412 9813 0996

S _____ Amount Enclosed

C0310 BX 9 32415 C
PETER J ESPOSITO
14 BEACH RD
PORT JEFFERSON NY 11777-1266

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



Manage your account online:
www.chase.com/freedom

Customer Service:
1-800-524-3880

Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY

Account Number: 4266 8412 9813 0996	
Previous Balance	\$0.00
Payment, Credits	-\$3,846.29
Purchases	+\$546.12
Cash Advances	\$0.00
Balanco Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	-\$3,379.17
Opening/Closing Date	10/21/15 - 11/20/15
Credit Access Line	\$13,000
Available Credit	\$13,000
Cash Access Line	\$2,600
Available for Cash	\$2,600
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

PAYMENT INFORMATION

New Balance	-\$3,379.17
Payment Due Date	12/17/15
Minimum Payment Due	\$0.00
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00.	

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or go to www.dfs.ny.gov to obtain a comparative list of credit card rates, fees, and grace periods.

You have a credit balance, so no payment is required. You may make charges against the credit or request a refund by contacting Cardmember Service at the address above. If after 6 months the credit balance is \$1.00 or more, we will refund the credit within 30 days.

CHASE FREEDOM: ULTIMATE REWARDS® SUMMARY

Previous points balance	1,002	Redeeming your points for Cash Back rewards is easy!
+ 1% (1 Pt/\$1 earned on all purchases	-3,215	For example, 2,000 points = \$20 Cash Back rewards.
+ 1% (1 Pt/\$1 on Ultimate Rewards travel	0	To review your reward options visit
= Total points available for redemption	-2,213	chase.com/freedom .

You always earn unlimited 1% cash back on all your purchases. Activate now bonus categories every quarter. You'll earn an additional 4% cash back, for a total of 5% cash back on up to \$1,500 in combined bonus category purchases each quarter. Activate for free at chase.com/freedom, visit a Chase branch or call the number on the back of your card.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	S Amount
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PAYMENTS AND OTHER CREDITS

10/24	Payment Thank You-Mobile	-48.46
10/27	Payment Thank You-Mobile	-41.03
10/27	DOWLING COLLEGE BURSAR OAKDALE NY	-3,682.00
10/29	Payment Thank You-Mobile	-74.80

PURCHASES

10/20	SPEEDWAY 07634 PORT JEFFERSON NY	28.80
10/21	WALGREENS #5135 SELDEN NY	15.99
10/22	7-ELEVEN 11241 FARMINGVILLE NY	3.67
10/24	PANERA BREAD #4077 PORT JEFFERSON NY	21.36
10/23	7-ELEVEN 11241 FARMINGVILLE NY	3.67

Manage your account online:
www.chase.com/freedomCustomer Service:
1-800-524-3880Mobile: Visit chase.com
on your mobile browser**ACCOUNT ACTIVITY****(CONTINUED)**

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
10/24	SPEEDWAY 07634 PORT JEFFERSO NY	16.00
10/26	SPIRIT HALLOWEEN 60617 WEST HEMPSTEA NY	70.72
10/26	THE HOME DEPOT 1265 S SETAUKEET NY	4.08
10/28	7-ELEVEN 11241 FARMINGVILLE NY	3.67
10/29	7-ELEVEN 11241 FARMINGVILLE NY	2.05
10/30	KING KULLEN #18 MOUNT SINAI NY	11.45
10/31	7-ELEVEN 11241 FARMINGVILLE NY	3.31
10/31	SPEEDWAY 07634 PORT JEFFERSO NY	30.48
10/30	STOP & SHOP 0554 MILLER PLACE NY	19.60
10/30	7-ELEVEN 11241 FARMINGVILLE NY	3.67
11/02	EAST COAST BURRITO CO EAST SETAUKEET NY	24.08
11/05	MICHAELS STORES 5C26 STONY BROOK NY	63.82
11/07	7-ELEVEN 11241 FARMINGVILLE NY	2.72
11/08	SPEEDWAY 07634 PORT JEFFERSO NY	29.01
11/08	7-ELEVEN 25627 MOUNT SINAI NY	1.73
11/08	WENDYS #2467 PORT JEFF STA NY	11.92
11/14	SPEEDWAY 07634 PORT JEFFERSO NY	25.00
11/12	EXAM EDGE LLC 215-853-2943 PA	49.75
11/17	CHICK-FIL-A #03399 PORT JEFFERSO NY	12.21
11/17	CHICK-FIL-A #03399 PORT JEFFERSO NY	8.36

2015 Totals Year-to-Date

Total fees charged in 2015	\$0.00
Total interest charged in 2015	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	18.99% (v)	-0-	-0-
CASH ADVANCES			
Cash Advances	23.99% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	18.99% (v)	-0-	-0-

(v) = Variable Rate

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

IMPORTANT NEWS

Keep up to date when you are on the go
Log on to chase.com/alerts
to set up your alerts

Get 5% cash back on up to \$1,500 in combined purchases
at Amazon.com, Zappos.com, Audible.com and Diapers.com
from October 1 to December 31, 2015.
Activate at chase.com/freedom or
call 1-800-524-3880 by December 14, 2015.



P.O. BOX 15123
WILMINGTON, DE
19886-5123

Payment Due Date:	01/17/16
New Balance:	\$35.67
Minimum Payment:	\$25.00

02496 BEI 9 35415 C
PETER J ESPOSITO
14 BEACH RD
PORT JEFFERSON NY 11777-1266

\$ _____ Amount Enclosed
Make your check payable to: Chase Card Services

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



Manage your account online:
www.chase.com/freedom

Customer Service:
1-800-524-3880

Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY		PAYMENT INFORMATION	
Account Number:	4266 8412 9813 0996	New Balance	\$35.67
Previous Balance	-\$3,379.17	Payment Due Date	01/17/16
Payment, Credits	-\$4,535.37	Minimum Payment Due	\$25.00
Purchases	+\$7,950.21	Late Payment Warning:	If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00.
Cash Advances	\$0.00	Minimum Payment Warning:	If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:
Balance Transfers	\$0.00		
Fees Charged	\$0.00		
Interest Charged	\$0.00		
New Balance	\$35.67		
Opening/Closing Date	11/21/15 - 12/20/15		
Credit Access Line	\$13,000		
Available Credit	\$12,964		
Cash Access Line	\$2,600		
Available for Cash	\$2,600		
Past Due Amount	\$0.00		
Balance over the Credit Access Line	\$0.00		
		If you make no additional charges using this card and each month you pay... Only the minimum payment	You will pay off the balance shown on this statement in about... 2 months And you will end up paying an estimated total of... \$36
If you would like information about credit counseling services, call 1-866-797-2885.			

YOUR ACCOUNT MESSAGES

New York Residents New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or go to www.dfs.ny.gov to obtain a comparative list of credit card rates, fees, and grace periods.

CHASE FREEDOM: ULTIMATE REWARDS® SUMMARY

Previous points balance	-2,213	Redeeming your points for Cash Back rewards is easy!
+ 1% (1 PT)/\$1 earned on all purchases	7,351	For example, 2,000 points = \$20 Cash Back rewards.
+ 1% (1 PT)/\$1 on Ultimate Rewards travel	0	To review your reward options visit chase.com/freedom .
+ Bonus from 4Q 5% category: Amazon.com	575	
+ 40 Extra 5%: Amazon.com	719	
= Total points available for redemption	7,032	

You always earn unlimited 1% cash back on all your purchases. Activate new bonus categories every quarter. You'll earn an additional 4% cash back, for a total of 5% cash back on up to \$1,500 in combined bonus category purchases each quarter. Activate for free at chase.com/freedom, visit a Chase branch or call the number on the back of your card.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AND OTHER CREDITS		
12/04	Payment Thank You - Web	-3,941.08
12/08	Payment Thank You - Web	-163.25
12/09	Payment Thank You - Web	-75.57
12/11	Payment Thank You - Web	-187.64
12/16	Payment Thank You-Mobile	-49.75
12/17	Payment Thank You - Web	-32.00
12/18	Payment Thank You - Web	-15.24
12/20	Payment Thank You - Web	-70.84
PURCHASES		
11/24	SPEEDWAY 07634 PORT JEFFERSO NY	19.52

Manage your account online:
www.chase.com/freedomCustomer Service:
1-800-524-3880Mobile: Visit chase.com
on your mobile browser**ACCOUNT ACTIVITY****(CONTINUED)**

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
11/26	J. CREW FACTORY #47 RIVERHEAD NY	32.72
11/26	KATE SPADE #1805 RIVERHEAD NY	123.40
11/28	FRAGRANCENET COM 800-7273867 NY	127.05
11/28	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	18.97
11/28	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	15.52
11/30	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	11.61
12/01	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	11.46
12/01	DOWLING COLLEGE BURSAR 631-2443013 NY	6,960.00
12/04	SEPHORA 166 LAKE GROVE NY	92.33
12/04	AMERICAN GREETINGS #0625 LAKE GROVE NY	6.47
12/05	BURGER KING #2236 STONYBROOK NY	8.90
12/05	BURGER KING #2236 STONYBROOK NY	4.12
12/04	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	10.50
12/03	SHELL OIL 57544334303 SETAUKEET NY	25.00
12/06	WPY* Aerogel Technologies 855-469-3729 CA	15.93
12/08	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	30.60
12/07	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	44.97
12/08	MICHAEL KORS-909 201-453-5085 NJ	86.36
12/08	MACY'S COM #0129 800-289-6229 OH	62.33
12/08	EXAM EDGE LLC 215-853-2943 PA	14.95
12/08	OAKDALE OAKDALE NY	24.00
12/10	EXAM EDGE LLC 215-853-2943 PA	49.75
12/14	ROCKY POINT CITGO ROCKY POINT NY	32.00
12/16	WAL-MART #2915 EAST SETAUKEET NY	15.24
12/17	STARBUCKS #0742 SETAUKEET Setauket NY	10.00
12/17	BROOKS BROTHERS 06136 HUNTINGTON ST NY	50.00
12/17	MICHAELS STORES 5026 STONY BROOK NY	10.84
12/18	CARVEL #1297 EAST SETAUKEET NY	4.33
12/17	ZINBURGER WALT WHITMAN HUNTINGTON ST NY	31.34

2015 Totals Year-to-Date

Total fees charged in 2015	\$0.00
Total interest charged in 2015	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	18.99% (v)	-0-	-0-
CASH ADVANCES			
Cash Advances	23.99% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	18.99% (v)	-0-	-0-

(v) = Variable Rate

30 Days in Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.



P.O. BOX 15123
WILMINGTON, DE
19886-5123

Payment Due Date:	02/17/16
New Balance:	\$0.00
Minimum Payment:	\$0.00

02430 6EX 9 02016 C
PETER J ESPOSITO
14 BEACH RD
PORT JEFFERSON NY 11777-1266

\$ _____ Amount Enclosed
Make your check payable to Chase Card Services

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



Manage your account online:
www.chase.com/freedom



Customer Service:
1-800-524-3860



Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY	
Account Number:	4266 8412 9813 0996
Previous Balance	\$35.67
Payment, Credits	-\$375.00
Purchases	+\$339.33
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$0.00
Opening/Closing Date	12/21/15 - 01/20/16
Credit Access Line	\$13,000
Available Credit	\$13,000
Cash Access Line	\$2,600
Available for Cash	\$2,600
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

PAYMENT INFORMATION

New Balance	\$0.00
Payment Due Date	02/17/16
Minimum Payment Due	\$0.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37.00.

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or go to www.dfs.ny.gov to obtain a comparative list of credit card rates, fees, and grace periods.

CHASE FREEDOM® ULTIMATE REWARDS® SUMMARY

Previous points balance	7,032	Redeeming your points for Cash Back rewards is easy!
+ 1% (1 Pt/\$1 earned on all purchases	340	For example, 2,000 points = \$20 Cash Back rewards.
+ Bonus from 10 5% category: Gas stations	133	To review your reward options visit
- Points redeemed this statement period	7,032	chase.com/freedom .
= Total points available for redemption	473	

You always earn unlimited 1% cash back on all your purchases. Activate new bonus categories every quarter. You'll earn an additional 4% cash back, for a total of 5% cash back on up to \$1,500 in combined bonus category purchases each quarter. Activate for free at chase.com/freedom, visit a Chase branch or call the number on the back of your card.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AND OTHER CREDITS		
12/21	Payment Thank You-Mobile	-35.67
12/23	Payment Thank You-Mobile	-13.52
12/26	Payment Thank You-Mobile	-15.71
12/29	Payment Thank You-Mobile	-36.99
01/02	Payment Thank You-Mobile	-33.76
01/04	Payment Thank You-Mobile	-31.54
01/10	REDEMPTION CREDIT	-70.32
01/11	Payment Thank You - Web	-36.57
01/13	Payment Thank You - Web	-59.90
01/18	Payment Thank You-Mobile	-41.02



Manage your account online:
www.chase.com/freedom

Customer Service:
1-800-524-3880

Mobile: Visit chase.com
on your mobile browser

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PURCHASES		
12/21	MCDONALD'S F1985 PORT JEFFERSON NY	13.52
12/22	TACO BELL 000200026989 PORT JEFFERSON NY	15.71
12/27	BP#2155950SANT ROSHAN S PORT JEFFERSON NY	23.01
12/27	CVS/PHARMACY #03010 SETAUKEET NY	13.98
12/27	MCDONALD'S F1985 PORT JEFFERSON NY	9.27
12/30	BURGER KING #6941 LOS ANGELES CA	6.86
12/30	IDESSERT SAN DIEGO CA	9.13
12/30	MCDONALD'S F3181 SAN DIEGO CA	8.50
12/31	TACO Y TACO MEXICAN EA LAS VEGAS NV	12.16
12/31	SAFEWAY STORE00025114 HENDERSON NV	4.70
12/31	DAIRY QUEEN #19053 HENDERSON NV	3.66
01/02	DAIRY QUEEN #19053 HENDERSON NV	3.67
12/31	SAFEWAY STORE00025114 HENDERSON NV	7.35
01/03	MCDONALD'S F14641 LAS VEGAS NV	5.71
01/04	TACO BELL 000200026989 PORT JEFFERSON NY	8.68
01/04	CARLS JR - LAS VEGAS LAS VEGAS NV	4.64
01/04	STARBUCKS T-3 30401624 LAS VEGAS NV	4.64
01/06	AMAZON MKTPLACE PMTS AMZN.COMBILL WA	66.43
01/07	CVS/PHARMACY #02305 MILLER PLACE NY	16.79
01/11	INTERNET TESTING SYSTEMS 410-889-2200 MD	59.90
01/12	TACO BELL 000200026989 PORT JEFFERSON NY	7.80
01/15	PORT JEFFERSON 76 PJEFRSN STN NY	33.22

2016 Totals Year-to-Date

Total fees charged in 2016	\$0.00
Total interest charged in 2016	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	19.24% (v)	-0-	-0-
CASH ADVANCES			
Cash Advances	24.24% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	19.24% (v)	-0-	-0-

(v) = Variable Rate

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

IMPORTANT NEWS

Starting March 2016, when making a cash payment on your business or consumer accounts, be ready to show ID. For consumer accounts only: Make cash payments on accounts that list your name or where you have authorization on file with Chase. Contact us to discuss other payment options.

Get 5% cash back on up to \$1,500 in combined purchases at gas stations and on local commuter transportation from January 1 to March 31, 2016.
Activate at chase.com/freedom or call 1-800-524-3880 by March 14, 2016.



P.O. BOX 15123
WILMINGTON, DE
19886-5123

Payment Due Date:	03/17/16
New Balance:	\$0.00
Minimum Payment:	\$0.00

31448 REY 9 05116 C
PETER J ESPOSITO
14 BEACH RD
PORT JEFFERSON NY 11777-1266

\$ _____ Amount Enclosed

Make your check payable to: Chase Card Services

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



Manage your account online:
www.chase.com/freedom



Customer Service:
1-800-524-3880



Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY	
Account Number: 4266 8412 9813 0996	
Previous Balance	\$0.00
Payment, Credits	-\$2,584.28
Purchases	+\$2,584.28
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$0.00
Opening/Closing Date	01/21/16 - 02/20/16
Credit Access Line	\$13,000
Available Credit	\$13,000
Cash Access Line	\$2,600
Available for Cash	\$2,600
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

PAYMENT INFORMATION

New Balance	\$0.00
Payment Due Date	03/17/16
Minimum Payment Due	\$0.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37.00.

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or go to www.dfs.ny.gov to obtain a comparative list of credit card rates, fees, and grace periods.

CHASE FREEDOM: ULTIMATE REWARDS® SUMMARY

Previous points balance	473	Redeeming your points for Cash Back rewards is easy!
+ 1% (1 Pt)/\$1 earned on all purchases	2,585	For example, 2,000 points = \$20 Cash Back rewards.
+ 10% Annual Bonus: Chase checking customers	3,732	To review your reward options visit
+ Bonus from 1Q 5% category: Gas stations	399	chase.com/freedom .
= Total points available for redemption	7,189	

You always earn unlimited 1% cash back on all your purchases. Activate new bonus categories every quarter. You'll earn an additional 4% cash back, for a total of 5% cash back on up to \$1,500 in combined bonus category purchases each quarter. Activate for free at chase.com/freedom, visit a Chase branch or call the number on the back of your card.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AND OTHER CREDITS		
01/22	Payment Thank You-Mobile	-1,996.74
01/25	Payment Thank You-Mobile	-130.22
01/29	Payment Thank You-Mobile	-149.00
02/01	Payment Thank You-Mobile	-19.15
02/05	Payment Thank You-Mobile	-40.00
02/06	Payment Thank You-Mobile	-20.00
02/08	Payment Thank You-Mobile	-31.87
02/10	Payment Thank You-Mobile	-90.04
02/15	Payment Thank You-Mobile	-19.17
02/16	Payment Thank You-Mobile	-71.10
02/18	Payment Thank You-Mobile	-16.99



Manage your account online:
www.chase.com/freedom

Customer Service:
 1-800-524-3880

Mobile: Visit chase.com
 on your mobile browser

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PURCHASES		
01/19	DVC ESCROW PYMTS 800-800-9800 FL	1,964.54
01/19	DOWLINGCOLLBKSTORE #7099 631-589-4644 NY	32.20
01/23	DNH*GODADDY.COM 480-5058655 AZ	130.22
01/27	EVAL SYSTEMS TEST FEE 413-256-0444 MA	149.00
01/30	SPEEDWAY 07634 PORT JEFFERSON NY	8.70
01/29	MCDONALD'S F1985 PORT JEFFERSON NY	10.45
01/30	HANA JAPANESE RESTAURANT PORT JEFFERSON NY	40.00
02/03	AM CANCER SOC CV 800-430-7161 GA	20.00
02/06	CVS/PHARMACY #03010 SETAUKEET NY	21.47
02/06	MCDONALD'S F1985 PORT JEFFERSON NY	10.40
02/06	GULF OIL 92041903 HAUPPAUGE NY	52.88
02/06	WAL-MART #2915 EAST SETAUKEET NY	16.16
02/07	COCEI INC SINAI MT SINAI NY	21.00
02/13	CVS/PHARMACY #02698 PORT JEFF STA NY	8.13
02/13	COLDSTONE #20933 CENTER EACH NY	11.04
02/13	PLAZA MARGARITA RESTAURANT CENTERREACH NY	71.10
02/16	PORT JEFFERSON 76 P JEFRSN STN NY	16.99

2016 Totals Year-to-Date

Total fees charged in 2016	\$0.00
Total interest charged in 2016	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	19.24% (v)	-0-	-0-
CASH ADVANCES			
Cash Advances	24.24% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	19.24% (v)	-0-	-0-

(v) = Variable Rate

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

IMPORTANT NEWS

Starting March 2016, when making a cash payment on your business or consumer accounts, be ready to show ID. For consumer accounts only: Make cash payments on accounts that list your name or where you have authorization on file with Chase. Contact us to discuss other payment options.

Get 5% cash back on up to \$1,500 in combined purchases at gas stations and on local commuter transportation from January 1 to March 31, 2016. Activate at chase.com/freedom or call 1-800-524-3880 by March 14, 2016.



P.O. BOX 15123
WILMINGTON, DE
19886-5123

Payment Due Date:	04/17/16
New Balance:	\$868.22
Minimum Payment:	\$25.00

02746 BEY 9 08016 C
PETER J ESPOSITO
14 BEACH RD
PORT JEFFERSON NY 11777-1266

\$ _____ Amount Enclosed
Make your check payable to: Chase Card Services

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



Manage your account online:
www.chase.com

Customer Service:
1-800-524-3880

Mobile. Visit chase.com
on your mobile browser.

ACCOUNT SUMMARY	
Account Number:	4256 8412 9813 0996
Previous Balance	\$0.00
Payment, Credits	-\$410.54
Purchases	+\$1,278.76
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
Now Balance	\$868.22
Opening/Closing Date	02/21/16 - 03/20/16
Credit Access Line	\$13,000
Available Credit	\$12,131
Cash Access Line	\$2,600
Available for Cash	\$2,600
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

PAYMENT INFORMATION		
Now Balance	\$868.22	
Payment Due Date	04/17/16	
Minimum Payment Due	\$25.00	
Late Payment Warning:	If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37.00.	
Minimum Payment Warning:	If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:	
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of.
Only the minimum payment	4 years	\$1,284
\$32	3 years	\$1,162 (Savings=\$132)

If you would like information about credit counseling services, call 1-866-797-2885.

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or go to www.dfs.ny.gov to obtain a comparative list of credit card rates, fees, and grace periods.

CHASE FREEDOM: ULTIMATE REWARDS® SUMMARY

Previous points balance	7,189	Redeeming your points for Cash Back rewards is easy!
+ 1% (1 Pt/\$1 earned on all purchases	1,279	For example, 2,000 points = \$20 Cash Back rewards.
+ Bonus from 1Q 5% category: Gas stations	510	To review your reward options visit
= Total points available for redemption	8,978	chase.com/freedom .

You always earn unlimited 1% cash back on all your purchases. Activate now bonus categories every quarter. You'll earn an additional 4% cash back, for a total of 5% cash back on up to \$1,500 in combined bonus category purchases each quarter. Activate for free at chase.com/freedom, visit a Chase branch or call the number on the back of your card.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AND OTHER CREDITS		
02/23	Payment Thank You-Mobile	-135.71
03/01	Payment Thank You-Mobile	-65.12
03/06	Payment Thank You-Mobile	-115.69
03/09	Payment Thank You-Mobile	-26.02
03/13	Payment Thank You-Mobile	-50.00
03/16	Payment Thank You-Mobile	-18.00
PURCHASES		
02/18	SHELL OIL 57544334303 SETAUKEET NY	16.00
02/18	PF CHANGS #869 LAKE GROVE NY	62.85
02/19	BEST BUY MHT 00004580 SOUTH SETAUKEE NY	43.44



Manage your account online:
www.chase.com



Customer Service:
1-800-524-3880



Mobile: Visit chase.com
on your mobile browser

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
02/19	MCDONALD'S F1985 PORT JEFFERSO NY	9.74
02/20	CVS/PHARMACY #02960 PORT JEFFERSO NY	3.68
02/25	SPEEDWAY 07805 FARMINGVILLE NY	22.37
02/27	SPOTHERO 844-324-7768 3125667768 IL	13.00
02/28	MCDONALD'S F1985 PORT JEFFERSO NY	10.75
02/28	SPEEDWAY 07634 PORT JEFFERSO NY	19.00
03/04	EAST COAST BURRITO CO EAST SETAUKEET NY	25.69
03/05	ALPHA CHI 800-477-4225 AR	90.00
03/06	ROCKY POINT CITGO ROCKY POINT NY	26.02
03/10	NYSED TEACHER CERT 518-4743901 NY	50.00
03/13	COASTAL.0991897000 ROCKY POINT NY	18.00
03/19	SAKS FIFTH AVENUE #654 HUNTINGTON ST NY	826.51
03/18	TACO BELL 000200026989 PORT JEFFERSO NY	15.70
03/19	SPEEDWAY 07634 PORT JEFFERSO NY	26.01

2016 Totals Year-to-Date

Total fees charged in 2016	\$0.00
Total interest charged in 2016	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	19.24% (v)	-0-	-0-
CASH ADVANCES			
Cash Advances	24.24% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	19.24% (v)	-0-	-0-

(v) = Variable Rate

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.



P.O. BOX 15123
WILMINGTON, DE
19850-5123

Payment Due Date:	06/17/16
New Balance:	\$0.00
Minimum Payment:	\$0.00

02438 BX 9 14116 C
PETER J ESPOSITO
14 BEACH RD
PORT JEFFERSON NY 11777-1266

S _____ Amount Enclosed

Make your check payable to: Chase Card Services

CARDMEMBER SERVICE
PO BOX 1423
CHARLOTTE NC 28201-1423

500016028 20312981309965



Manage your account online:
www.chase.com



Customer Service:
1-800-524-3880



Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY

Account Number: 4266 8412 9813 0996	
Previous Balance	\$0.00
Payment, Credits	-\$512.06
Purchases	+\$512.06
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$0.00
Opening/Closing Date	04/21/16 - 05/20/16
Credit Access Line	\$13,000
Available Credit	\$13,000
Cash Access Line	\$2,600
Available for Cash	\$2,600
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

PAYMENT INFORMATION

Now Balance	\$0.00
Payment Due Date	06/17/16
Minimum Payment Due	\$0.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37.00.

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or go to www.dfs.ny.gov to obtain a comparative list of credit card rates, fees, and grace periods.

CHASE FREEDOM: ULTIMATE REWARDS® SUMMARY

Previous points balance	892	Redeeming your points for Cash Back rewards is easy!
+ 1% (1 Pt) \$1 earned on all purchases	513	For example, 2,000 points = \$20 Cash Back rewards.
= Total points available for redemption	1,405	To review your reward options visit chase.com/freedom

You always earn unlimited 1% cash back on all your purchases. Activate new bonus categories every quarter. You'll earn an additional 4% cash back, for a total of 5% cash back on up to \$1,500 in combined bonus category purchases each quarter. Activate for free at chase.com/freedom, visit a Chase branch or call the number on the back of your card.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
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PAYMENTS AND OTHER CREDITS

04/26	Payment Thank You-Mobile	-51.69
04/27	Payment Thank You-Mobile	-58.86
05/02	Payment Thank You-Mobile	-42.47
05/04	Payment Thank You-Mobile	-30.00
05/10	Payment Thank You-Mobile	-60.32
05/11	Payment Thank You-Mobile	-31.00
05/13	Payment Thank You-Mobile	-98.40
05/16	Payment Thank You-Mobile	-139.32

PURCHASES

04/22	MCDONALD'S F1985 PORT JEFFERSON NY	13.43
04/23	7-ELEVEN 11241 FARMINGVILLE NY	7.14
04/23	CARVEL #2660 PORT JEFFERSON NY	14.59
04/24	CVS/PHARMACY #02698 PORT JEFF STA NY	16.53



P.O. BOX 15123
WILMINGTON, DE
19850-5123

Payment Due Date:	07/17/16
New Balance:	\$203.37
Minimum Payment:	\$25.00

\$ _____ Amount Enclosed

0634 SEY 9 17216 C
PETER J ESPOSITO
14 BEACH RD
PORT JEFFERSON NY 11777-1266

CARDMEMBER SERVICE
PO BOX 1423
CHARLOTTE NC 28201-1423



Manage your account online:
www.chase.com

Customer Service:
1-800-524-3880

Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY	
Account Number:	4266 8412 9813 0996
Previous Balance	\$0.00
Payment, Credits	-\$1,112.18
Purchases	+\$1,315.55
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
Now Balance	\$203.37
Opening/Closing Date	05/21/16 - 06/20/16
Credit Access Line	\$13,000
Available Credit	\$12,796
Cash Access Line	\$2,600
Available for Cash	\$2,600
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

PAYMENT INFORMATION

Now Balance	\$203.37
Payment Due Date	07/17/16
Minimum Payment Due	\$25.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	9 months	\$220

If you would like information about credit counseling services, call 1-866-797-2885.

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or go to www.dfs.ny.gov to obtain a comparative list of credit card rates, fees, and grace periods.

CHASE FREEDOM® ULTIMATE REWARDS® SUMMARY

Previous points balance 1,405 Redeeming your points for Cash Back rewards is easy!
+ 1% (1 Pt) \$1 earned on all purchases 1,222 For example, 2,000 points = \$20 Cash Back rewards.
= Total points available for redemption 2,627 To review your reward options visit chase.com/freedom.

You always earn unlimited 1% cash back on all your purchases. Activate new bonus categories every quarter. You'll earn an additional 4% cash back, for a total of 5% cash back on up to \$1,500 in combined bonus category purchases each quarter. Activate for free at chase.com/freedom, visit a Chase branch or call the number on the back of your card.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
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PAYMENTS AND OTHER CREDITS

05/23	Payment Thank You-Mobile	-181.01
05/27	Payment Thank You-Mobile	-13.00
05/31	Payment Thank You-Mobile	-77.08
06/02	Payment Thank You-Mobile	-56.13
06/02	NM ONLINE 888-888-4757 TX	-94.16
06/09	Payment Thank You-Mobile	-22.46
06/10	Payment Thank You-Mobile	-364.69
06/15	Payment Thank You-Mobile	-81.56
06/18	Payment Thank You-Mobile	-141.06
06/20	Payment Thank You - Web	-81.03

PURCHASES

05/21	SPEEDWAY 07634 PORT JEFFERSON NY	32.01
05/20	EVAL SYSTEMS TEST FEE 413-256-0444 MA	149.00



Manage your account online:
www.chase.com



Customer Service:
1-800-524-3880



Mobile: Visit chase.com
on your mobile browser

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
04/25	SPEEDWAY 07634 PORT JEFFERSO NY	32.00
04/25	APPLEBEE'S 837964902075 LAKE GROVE NY	26.86
04/29	FAIRY DALE'S 3237 SMITHSTOWN NY	42.47
05/02	SPEEDWAY 07634 PORT JEFFERSO NY	30.00
05/07	EARRING TABU PORT JEFFERSO NY	30.42
05/06	EXAM EDGE LLC 215-853-2943 PA	29.90
05/08	COCEL INC SINAI MT SINAI NY	31.00
05/11	7-ELEVEN 23924 PORT JEFFERSO NY	4.24
05/10	NM ONLINE 888-888-4757 TX	94.16
05/13	BARNES&NOBLE.COM-BN 800-843-2665 NY	47.41
05/12	BARNES&NOBLE.COM-BN 800-843-2665 NY	47.77
05/13	CVS PHARMACY #02305 MILLER PLACE NY	7.58
05/13	CHICK-FIL-A #03399 PORT JEFFERSO NY	11.56
05/13	COCEL INC SINAI MT SINAI NY	25.00

2016 Totals Year-to-Date

Total fees charged in 2016	\$0.00
Total interest charged in 2016	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	19.24% (v)	-0-	-0-
CASH ADVANCES			
Cash Advances	24.24% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	19.24% (v)	-0-	-0-

(v) = Variable Rate

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

IMPORTANT NEWS

Get 5% cash back on up to \$1,500 in combined purchases from April 1 to June 30 at select Grocery Stores and Wholesale Clubs where your Chase Freedom card is accepted. Activate at chase.com/freedom or call 1-800-524-3880 by June 14, 2016.



Manage your account online:
www.chase.com



Customer Service:
1-800-524-3860



Mobile: Visit chase.com
on your mobile browser

ACCOUNT ACTIVITY

(CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
05/25	SPEEDWAY 07862 BAYPORT NY	13.00
05/28	7-ELEVEN 11226 CORAM NY	1.51
05/29	MCDONALD'S F11736 MILLER PLACE NY	10.19
05/27	HANA JAPANESE RESTAURANT PORT JEFFERSO NY	47.00
05/28	APPLEBEE'S 937964902075 LAKE GROVE NY	18.38
05/29	ROLLING OAKS GOLF COURSE ROCKY POINT NY	46.00
06/01	AMZN RENTAL LATE FEE AMZN.COM/BILL WA	10.13
06/01	OAKDALE OAKDALE NY	29.00
06/02	APPLE STORE #R139 LAKE GROVE NY	19.50
06/06	CVS/PHARMACY #02960 PORT JEFFERSO NY	8.13
06/07	CRAZIBULK +16468937753 CANNOCK	59.99
06/08	SMITHTOWN ACURA ST JAMES NY	351.68
06/08	GULF OIL 92040558 E SETAUKEET NY	13.01
06/10	PORT JEFFERSON AGWAY MOUNT SINAI NY	27.11
06/10	COCEL INC SINAI MT SINAI NY	12.02
06/12	COLDSTONE #20933 CENTER EACH NY	13.43
06/11	NEW BEST CLEANERS PORT JEFFERSO NY	29.00
06/16	AMZN RENT AUTOPURCHASE AMZN.COM/BILL WA	12.67
06/14	THE HOME DEPOT 1265 S SETAUKEET NY	82.19
06/15	COASTAL 0991897000 ROCKY POINT NY	25.99
06/15	COASTAL 0991897000 ROCKY POINT NY	20.01
06/16	LORD & TAYLOR SCARSDALE NY	81.03
06/18	THE HOME DEPOT 1265 S SETAUKEET NY	132.37
06/17	SPIROS RESTAURANT ROCKY POINT NY	71.00

2016 Totals Year-to-Date:

Total fees charged in 2016	\$0.00
Total interest charged in 2016	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	19.24% (v)	-0-	-0-
CASH ADVANCES			
Cash Advances	24.24% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	19.24% (v)	-0-	-0-

(v) = Variable Rate

31 Days in Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

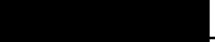
Tax Notification

 Search[SITE MAP](#) | [HELP](#) | [EXIT](#)

Tax Notification 2014

-  This is the information which has been, or will be, reported to the IRS. This report is based on when charges were incurred for the calendar year. Notify your tax adviser about charges incurred in prior year for a semester that began in the current tax year.
-  The Tuition Statement form 1098-T is shown below. This important tax information will be furnished to the Internal Revenue Service.

Form 1098-T

FILER's name, address, and contact phone number Dowling College Idle Hour Blvd. Oakdale, NY 11769 (631) 2441029	1 Payments Received	2014
	2 Amounts Billed for qualified tuition and related expenses 16,398.00	
FILER's Federal Id 	3 Check if reporting method has changed for 2014 []	
STUDENT's name, street Peter Esposito 14 Beach Road Port Jefferson, NY 11777	4 Adjustments	5 Scholarships or Grants 7,320.00
	6 Adjustments to Scholarships	7 Check if box 2 includes amounts for academic period beginning January - March 2015 [X]
Service Provider/Acct. No. (opt)	8 Check if at least half time student [X]	9 Check if a graduate student [X] 10 Reimbursements from insurance contract

= \$9,078

Supplemental Information

Hard Copy Mailed: No

Detail of Amounts Billed**Term Code Description** **Amount Pro-rata**

201502 Winter/Spring 2015 - Begins in 2015

A112 Graduate Tuition \$7,320.00

G113 EDU Passport access fee \$22.00

Term Total: \$7,342.00



Tax Notification 2015.

-  This is the information which has been, or will be, reported to the IRS. This report is based on when charges were incurred for the calendar year. Notify your tax adviser about charges incurred in prior year for a semester that began in the current tax year.
-  The Tuition Statement form 1098-T is shown below. This important tax information will be furnished to the Internal Revenue Service.

Form 1098-T

FILER's name, address, and contact phone number Dowling College Idle Hour Blvd. Oakdale, NY 11769 (631) 2441029		1 Payments Received 2 Amounts Billed for qualified tuition and related expenses 25,620.00	2015
FILER's Federal Id [REDACTED]	Student SSN [REDACTED]	3 Check if reporting method has changed for 2015 []	
STUDENT'S Name, street Peter Esposito 14 Beach Road Port Jefferson, NY 11777		4 Adjustments 22.00	5 Scholarships or Grants 3,660.00
		6 Adjustments to Scholarships	7 Check if box 2 includes amounts for academic period beginning January - March 2016 [X]
Service Provider/Acct. No. (opt)	8 Check if at least half time student [X]	9 Check if a graduate student [X]	10 Reimbursements from insurance contract

Supplemental Information

Hard Copy Mailed: No

Detail of Amounts Billed

Term Code Description Amount Pro-rata

201602 Winter/Spring 2016 - Begins in 2016

A112 Graduate Tuition \$7,320.00

Term Total: \$7,320.00

201509 Fall 2015

A112 Graduate Tuition \$7,320.00

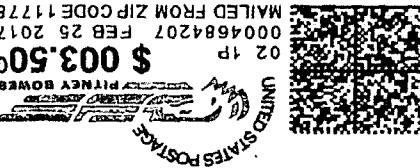
Term Total: \$7,320.00

201507 Sum 2 2015

Dowling College Expenses

Post-Dowling College Expenses

Peter Esposito
14 Beach Road
Port Jefferson, NY 11777



Dublin, OH 43017-5542
PO Box 10342
C/O GCG
Dowling College Case Administration



Dr. Albert Inserra (Dowling College President)

>>> Peter Esposito [REDACTED] 07/15/16 12:08 PM >>>

Hi Dr. Inserra,

I know this has most likely been an incredibly stressful time for you, the staff, and every student who has had to endure the circumstances in the past couple months. I hope this email finds you well and have only one question at this point. Why is Dowling College still open? With each day that passes, the number of questions I have is growing and the number of answers remain at zero. Nobody can or is willing to help me - hopefully you can. Please do not take this email the wrong way as I am sure you have worked incredibly hard up to this point but as a student I feel that I have been left in the dark. This is not how I want to remember Dowling College - I truly did enjoy the time I spent at this school and the people I have met along the way.

Thank you,
Peter Esposito

(*) Told me to reach out to SJC

(*) SJC did not help

8/9/2019.

>>> Peter Esposito [REDACTED] 7/15/16 3:25 PM >>>

Hi,

Thank you for the response. I am in the adolescent education graduate program with the middle school extension. In order to graduate I am required to complete 9 credits - full-time student teaching, the corresponding seminar (6 total credits) and one special education course. Through conversations with neighboring schools, I have been turned away or told I would need to transfer which would cost me many credits I have already earned. I only had one semester remaining and would love nothing more than to complete my certification and earn my degree, even if it does not come from Dowling College, at the end of this upcoming semester.

Thank you again for your help,

Peter

Sent from my iPhone

On Jul 15, 2016, at 3:11 PM, Albert Inserra [REDACTED] wrote:

Peter

You need to give me a little more information. What is it that you need? Major, credits earned?

We apologize for the lack of information, but be assured we have been trying to find a long term solution that would have allowed Dowling to continue as Dowling.

We are now working with colleges in the area to find suitable partnerships that will allow our students to complete their degree.

Tell me what you need.

Albert Inserra, Ed.D.
President
Dowling College
Oakdale, NY
631 244 3200
[REDACTED]

<IMAGE1.img>

8/9/2019,

>>> Peter Esposito [REDACTED] 07/21/16 10:31 AM >>>

Good Morning Dr. Inserra,

Any update on the below?

Thank you,
Peter

From: Peter Esposito [REDACTED]
To: Albert Inserra <inserraa@dowling.edu>
Sent: Wednesday, July 20, 2016 1:05 PM
Subject: Re: answer

Hi Dr. Inserra,

Any update per the below? Do you know of any schools who may take part in a teach out initiative at this time?

Thank you,
Peter

Sent from my iPhone

On Jul 15, 2016, at 3:59 PM, Albert Inserra [REDACTED] > wrote:

Peter

I believe that we will have an answer for you by Monday or Tuesday next week.

Albert Inserra, Ed.D.
President
Dowling College
Oakdale,NY
631 244 3200

[REDACTED]
<IMAGE1.img>

Albert Inserra, Ed.D.
President
Dowling College
Oakdale, NY
631 244 3200
[REDACTED]

>>> Peter Esposito <pjesposito7@yahoo.com> 07/27/16 2:37 PM >>>

Hi Dr. Inserra,

Any updates?

Thanks again,
Peter

From: Albert Inserra
To: [REDACTED]
Sent: Thursday, July 21, 2016 10:46 AM
Subject: Re: answer

Peter

Working through the final agreements. Sorry it is taking longer than I had hoped.

Maybe approved and communicated by Monday.

Albert Inserra, Ed.D.
President
Dowling College
Oakdale, NY
631 244 3200
[REDACTED]

Re: answer

From: Peter Esposito [REDACTED]

To: [REDACTED]

Date: Wednesday, July 27, 2016, 02:57 PM EDT

Hi,

Thank you for your help over the past week. I will reach out to her and let you know how it goes.

Talk soon,

Peter

From: Albert Inserra [REDACTED]
To: pjesposito7@yahoo.com
Sent: Wednesday, July 27, 2016 2:43 PM
Subject: Re: answer

Peter

Contact

Adriana Silva, Sr. Associate Director of Admissions [REDACTED] 631-687-4528

at St. Joseph's. Just tell her that I suggested that she speak with you. They will be our partner, once the agreement is signed. She may suggest that you wait until her boss gives her the ok.

We are working on the communication to students.

Let me know how it goes.

St. Josephs College

8/9/2019

Yahoo Mail - Re: SJC Graduate Education Program

Re: SJC Graduate Education Program

From: Peter Esposito (pjessposito7@yahoo.com)
 To: esmith2@sjcny.edu
 Date: Tuesday, August 23, 2016, 08:11 PM EDT

Hi Eileen,

Any update on when the below will be completed?

Thank you,
 Peter

Class was

NO response
 to thread after
 8/23/16

never established

From: Eileen Smith <esmith2@sjcny.edu>
To: Peter Esposito <pjessposito7@yahoo.com>
Sent: Monday, August 15, 2016 10:27 AM
Subject: Re: SJC Graduate Education Program

Thanks. Eileen

Eileen Smith

Assistant Director of Graduate Admissions
 St. Joseph's College, Patchogue, NY
 631-687-4519, Fax 631-250-2526

Attend our Graduate Program Information Session on Wed, August 10th at 6:00 pm in the McGann Conference Center
 There is still time to begin for the fall!

On Mon, Aug 15, 2016 at 10:26 AM, Peter Esposito [REDACTED] wrote:

Hi,

My placement will be at the High School mainly in an algebra setting. My cooperating teacher has a couple sections ranging between 9th and 12th grade.

Thank you,
 Peter

From: Eileen Smith [REDACTED]
To: Peter Esposito [REDACTED]
Sent: Monday, August 15, 2016 10:13 AM

8/9/2019

Yahoo Mail - Re: SJC Graduate Education Program

Subject: Re: SJC Graduate Education Program

Hi Peter, We are working on establishing the class, as we speak... What level will you be looking to do the student teaching? Eileen

Eileen Smith

Assistant Director of Graduate Admissions
 St. Joseph's College, Patchogue, NY
 631-687-4519, Fax 631-250-2526

Attend our Graduate Program Information Session on Wed, August 10th at 6:00 pm in the McGann Conference Center
 There is still time to begin for the fall!

On Mon, Aug 15, 2016 at 9:05 AM, Peter Esposito <pjessposito7@yahoo.com> wrote:

Hi Eileen,

Through recent conversations I have had with Comsewogue School District administration, I have found that Dowling never submitted my application for student teaching. I have, however, spoken with the person in charge of student teaching in Comsewogue who is still more than willing to accommodate me for the Fall. As you are probably aware, she requires the necessary paperwork to be filled out for board approval. Is there an estimated time frame you could provide me in order to let her know when she could be expecting the paperwork should a course become available for me at St. Josephs?

Thanks again for everything,
 Peter

From: Eileen Smith [REDACTED]
To: Peter Esposito [REDACTED]
Sent: Monday, August 8, 2016 10:27 AM

Subject: Re: SJC Graduate Education Program

We are in the process of trying to develop a course that will meet what you need for teacher certification. Once again, we will not be conferring your Masters, only giving you the class, so you can apply to the state on your own for teacher certification. Eileen

Eileen Smith

Assistant Director of Graduate Admissions
 St. Joseph's College, Patchogue, NY
 631-687-4519, Fax 631-250-2526

Attend our Graduate Program Information Session on Wed, August 10th at 6:00 pm in the McGann Conference Center
 There is still time to begin for the fall!

8/9/2019

Yahoo Mail - Re: SJC Graduate Education Program

8/9/2019

Yahoo Mail - Re: SJC Graduate Education Program

On Mon, Aug 8, 2016 at 10:02 AM, Peter Esposito <pjesposito7@yahoo.com> wrote:

Hi Eileen,

I had a quick question for you in regards to my remaining special education course. I know you had mentioned that this course (or similar course) will be available for me to take in the Fall but wanted to ask if it will align with the States requirements for the degree. Although we do not know where the actual degree is coming from, neighboring schools are saying they are offering a similar course but do not know if it will meet the requirements set by the state for fulfillment of my degree specs. Would you happen to know if the course you mentioned will align? I have been trying to contact NYS but cannot seem to get someone on the line who knows. I am going to continue calling around today.

Thanks again,
Peter

From: Eileen Smith [REDACTED]
To: Peter Esposito [REDACTED]
Sent: Wednesday, July 27, 2016 4:13 PM
Subject: Re: SJC Graduate Education Program

Hi Peter, I totally understand, I do believe we will able to establish a Student Teaching class and seminar for you... as well as the special ed class. We can speak again once it is all ironed out. Eileen

Eileen Smith

*Assistant Director of Graduate Admissions
 St. Joseph's College, Patchogue, NY
 631-687-4519, Fax 631-250-2526*

*Attend our Graduate Program Information Session on Wed, August 10th at 6:00 pm in the McGann Conference Center
 There is still time to begin for the fall!*

On Wed, Jul 27, 2016 at 3:48 PM, Peter Esposito [REDACTED] wrote:

Hi,

Thank you for the prompt response. I can show you any documentation needed but I am short student teaching, the student teaching seminar, and one special education class. I am assuming it is still too early to register but would that be something I could look into upon your arrival in the following weeks? Sorry if I seem anxious but I am trying to give answers to employers who are looking to hire me as a coach. They would need a rough guideline for board approval. As you can imagine, this entire situation has put me in a tough spot.

At this point a diploma means more to me than anything. Where it comes from is irrelevant.

Thank you for the help,
Peter Esposito

Sent from my iPhone

On Jul 27, 2016, at 3:41 PM, Eileen Smith [REDACTED] wrote:

Hi Peter, Adriana Silva gave me your contact information. I am working with the Graduate education students that are coming from Dowling. We are in the process of developing courses to meet your student teaching needs.. Right now you would be able to take the student teaching and necessary classes, but we are waiting on word, of who will grant your degree..

Let me know if you would like some more additional information and I will be happy to help you.

I will be away next week, when I return, I am meeting with the chairperson of the ed dept to discuss the creation of a class for students who are in your predicament.

Be in touch! Eileen
Eileen Smith

*Assistant Director of Graduate Admissions
 St. Joseph's College, Patchogue, NY
 631-687-4519, Fax 631-250-2526*

*Attend our Graduate Program Information Session on Wed, August 10th at 6:00 pm in the McGann Conference Center
 There is still time to begin for the fall!*

SUNY Empire - Spoke on phone
- Could not help

8/9/2019

Yahoo Mail - Re: SUNY Empire State College

Re: SUNY Empire State College

From: Peter Esposito (pjEsposito7@yahoo.com)

Date: Wednesday, August 10, 2016, 09:56 AM EDT

Hi Jillian,

I am available to speak whenever you are free. I will be at work and will have spotty service. Will call back from a land line if I do not initially answer.

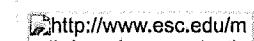
Thank you,
Peter

Sent: Tuesday, August 9, 2016 6:06 PM
Subject: Re: SUNY Empire State College

Hi Peter,

Sounds good. Thank you for your patience.

Jillian DiBlasi, M.S.Ed.
Recruitment & Outreach Specialist
SUNY Empire State College
Office of Enrollment Management
518-272-1924

http://www.esc.edu/media/oecr/communications

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On Aug 9, 2016, at 5:11 PM, Peter Esposito [REDACTED] wrote:

Hi,

Thank you for letting me know. I have an appointment in the morning at 9:00 AM. If I don't answer, I will call back shortly after my appointment.

Thank you,
Peter

8/9/2019

Yahoo Mail - Re: SUNY Empire State College

Sent from my iPhone

On Aug 9, 2016, at 5:01 PM, Jillian Johnis [REDACTED]

wrote:

Hi Peter,

I am so sorry for the delay. I was waiting to hear back from one individual. I will call you first thing in the morning.

Jillian

Jillian Johnis, M.S.Ed.
Recruitment & Outreach Specialist
SUNY Empire State College at Old Westbury
Office of Enrollment Management

<image001.jpg>

Stay connected: [Facebook](#) | [Twitter](#) | [LinkedIn](#) | [YouTube](#)

From: Peter Esposito [REDACTED]

Sent: Monday, August 8, 2016 3:42 PM

To: Jillian DiBlasi [REDACTED]

Subject: Re: SUNY Empire State College

Hi,

No problem, thank you.

Talk soon,
Peter

Sent from my iPhone

On Aug 8, 2016, at 3:36 PM, Jillian DiBlasi [REDACTED]

wrote:

Hi Peter,

I am working on getting one final answer. I will be in touch shortly to let you know the status.

I apologize for the delay.

Jillian

Jillian DiBlasi, M.S.Ed.
Recruitment & Outreach Specialist
SUNY Empire State College
Office of Enrollment Management

<image001.jpg>

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8/9/2019

Yahoo Mail - Re: SUNY Empire State College

8/9/2019

Yahoo Mail - Re: SUNY Empire State College

[REDACTED]
Subject: Re: SUNY Empire State College

Hi,

I need to step out for a little while, is there a time that works for you this afternoon?

Thank you,
Peter

Sent: Monday, August 8, 2016 9:14 AM
Subject: RE: SUNY Empire State College

Hi Peter,

I was just emailing you. I got all of my answers last night—I will be in touch within the next hour.

Jillian

Jillian DiBlasi, M.S.Ed.
Recruitment & Outreach Specialist
SUNY Empire State College
Office of Enrollment Management
Jillian.diblasi@esc.edu

<image001.jpg>

Stay connected: [Facebook](#) | [Twitter](#) | [LinkedIn](#) | [YouTube](#)

SUNY EMPIRE STATE COLLEGE

Subject: Re: SUNY Empire State College

Hi Jillian,

Were you able to find out if there was anything that can be done to help me complete my remaining 9 credits?

Thank you,
Peter

Sent: Wednesday, August 3, 2016 12:38 PM
Subject: Re: SUNY Empire State College

Hi Jillian,

[REDACTED]
Thank you for reaching out and it was great to meet you as well. Thank you for the help.

Talk soon,
Peter

Sent from my iPhone

[REDACTED]
Hello Peter,

It was great meeting you yesterday at Dowling College's Transfer Fair. I wanted to let you know we are speaking with individuals in the Office of Academic Affairs to see the next steps in the process.

I will be in touch either way by the end of the week at the latest to let you know of the updates. Please do not hesitate to contact me if you have any questions.

I look forward to speaking with you.

Regards,

Jillian

Jillian DiBlasi, M.S.Ed.
Recruitment & Outreach Specialist
SUNY Empire State College
Office of Enrollment Management

<image003.jpg>

Stay connected: [Facebook](#) | [Twitter](#) | [LinkedIn](#) | [YouTube](#)

[_] ^_Dowling^_ ^_College^_ Student Inquiry

Date: Tuesday, July 12, 2016, 04:39 PM EDT

To whom it may concern,

I do not know if you are the correct contact for this inquiry, but I am writing to you in regards to the circumstances that have arose with Dowling College in Oakdale, New York. As you may or may not be aware, Dowling College has lost its accreditation effective August 31, 2016. I do not know who to reach out to or who can help me in this matter but I am no longer in line for a degree from Dowling College. Every school that I meet with in the neighboring cities are unwilling to accept me into their program or require me to take an exorbitant amount of classes with them (similar to a transfer student) - an extremely frustrating situation seeing that the situation with Dowling College is no fault of my own and completely out of my control. I have 9 credits remaining on my program that will certify me in Special Education and Mathematics Education between 5th and 12th grade. I have successfully passed four of the certification exams and am currently waiting on the score for the remaining exam. I require this masters degree from Dowling College as I do not have an undergraduate degree in teaching or initial certification. Can you please help me identifying any possible routes I can take to receive my certification through New York State given these circumstances?

Thank you in advance,
Peter Esposito

[redacted]

8/9/2019

Yahoo Mail - ^_Dowling^_ ^_College^_ Student Inquiry

^_Dowling^_ ^_College^_ Student Inquiry



Hello,

I am currently a Dowling College student looking for advisement on any possibilities moving into the Fall semester. As you are most likely aware, Dowling College has lost its accreditation. As such, I do not have any answers, clarity or guidance from Dowling. I was hoping you could possibly help me in finding a solution for my remaining classes/program. I was enrolled in the graduate program with only 9 credits remaining. This included full-time student teaching along with the corresponding seminar class (6 credits) and a special education course. I am already placed for my student teaching and the district is aware of my return. Can you please advise on any possible solution that can help me reach a degree this semester?

Thank you in advance,
Peter Esposito



8/9/2019

Yahoo Mail - Re: *** Dowling College Student *** PLEASE HELP ***

Re: *** Dowling College Student *** PLEASE HELP ***

Date: Tuesday, November 29, 2016, 02:31 PM EST

NY DOE Director
 NY DOE representative (x2)
 SJC representative

Thank you, that should be enough for them to accept it. From what I understand, this is all I need...

Thanks again! Peter

From: Joan Silver <jsilver@sjcny.edu>
To: Peter Esposito <pjesposito7@yahoo.com>
Sent: Tuesday, November 29, 2016 2:27 PM
Subject: Re: *** Dowling College Student *** PLEASE HELP ***

Well it is up to you. I would take it if you were to become one of our MA students. It is not needed for the degree, it is a prerequisite for admittance to the program due to the certification requirements of NYS. I do not require a non-matriculated student to have the prerequisites to take classes. I guess you should go forward with it, but I cannot guarantee anything.

Dr. Silver

On Tue, Nov 29, 2016 at 12:17 PM, Peter Esposito <pjesposito7@yahoo.com> wrote:
 It would be the state but the state is asking me to refer to the college(s) I am attending to confirm that the classes are in line with what their requirements. They mentioned that as long as the college utilizes the class, I should be okay for certification.

Sent from my iPhone

Is your certification recommendation coming from SJC or the state?

wrote:

Hi Dr. Silver,

8/9/2019

Yahoo Mail - Re: *** Dowling College Student *** PLEASE HELP ***

1/9

I reached out to the state in regards to the science course in question. The state has confirmed, per the below, that as long as St. Joseph's College accepts the course, I should have no problems with meeting the requirements for certification. Can you please confirm that St. Joseph's accepts the science class in question (Chemistry / Nutrition / Personal Health) for my initial certification.

Thank you,
 Peter Esposito

— Forwarded Message —

From: Marie B. Irving <Marie.B.Irving@nysed.gov>

Sent: Tuesday, November 29, 2016 8:27 AM
 Subject: RE: *** Dowling College Student *** PLEASE HELP ***

Dear Peter,

I am writing in response to your question regarding the two science courses you will need for your certifications. If St. Joseph's College will accept the courses as meeting the requirements for certification and for meeting the degree requirements for the Dowling program you had been enrolled in, you will be fine.

Kind regards,

Marie B. Irving, Associate in Teacher Education
 OFFICE OF HIGHER EDUCATION/ Office of College and University Evaluation
 Room 960 EBA
 New York State Education Department
 89 Washington Avenue
 Albany, NY 12234
 518.474.1551 (tel)
marie.Irving@nysed.gov
<http://www.highered.nysed.gov/ocue/>

From: Peter Esposito <pjesposito7@yahoo.com>
Sent: Sunday, November 27, 2016 4:34:50 PM
To: Paul Thompson
Subject: Re: *** Dowling College Student *** PLEASE HELP ***

2/9

8/9/2019

Yahoo Mail - Re: *** Dowling College Student *** PLEASE HELP ***

Hi Paul,

I do have one question in regards to certification. From a meeting with one of the representatives at St. Joseph's College, it is my understanding that I will require 2 science classes for one of my certifications. She informed me that while she believes I will be okay, that I should check with the state about whether you would accept them. She advised I do this prior to registration. According to Leslie, I should be speaking with the college to confirm if they would accept the credits towards certification, which, in this case, St Joseph's said I would be fine. Would you be able to help me in this case?

Thank you,
Peter

Sent from my iPhone

wrote:

Hi Peter,

I estimate we will finalize the forms/protocols within the next month. Degree conferral will require action by the Board of Regents, after an application is reviewed by the State Education Department. As is the case with degrees conferred by a college's Board of Trustees, the Regents may choose to establish a set schedule for conferral actions.

--Paul

From: Peter Esposito [mailto:pjesposito7@yahoo.com]
Sent: Monday, November 21, 2016 12:30 PM
To: Paul Thompson
Subject: Re: *** Dowling College Student *** PLEASE HELP ***

Hi Paul,

Thank you for the response. Would you happen to know what the estimated turn around time would be for this process to be finalized?

Thank you,
Peter

3/9

8/9/2019

Yahoo Mail - Re: *** Dowling College Student *** PLEASE HELP ***

From: Paul Thompson <Paul.Thompson@nysed.gov>
To: "pjesposito7@yahoo.com" <pjesposito7@yahoo.com>
Sent: Monday, November 21, 2016 12:14 PM
Subject: RE: *** Dowling College Student *** PLEASE HELP ***

Hello,

Director Leslie Templeman asked me to respond to your inquiry.

We have not finalized the details of the process for submitting a degree application to the New York State Education Department. We will post more information on our Web site at <http://www.highered.nysed.gov/ocue/Dowling.htm> as it becomes available. We anticipate the process will include an application form along with direction to provided official transcripts from all relevant colleges. In addition, we anticipate that we will establish internal protocols to identify and recommend individuals who are completing a Dowling program that was registered to prepare candidates for a teaching certificate or professional license issued by the State Education Department. Such a process would be in lieu of the usual college-recommendation process.

I hope this information is helpful.

Paul W. Thompson
Associate in Higher Education
N.Y. State Education Department
Office of College and University Evaluation
89 Washington Avenue—960 EBA

plan been had not established

Sent: Monday, November 21, 2016 10:28 AM
To: Leslie Templeman
Subject: Re: *** Dowling College Student *** PLEASE HELP ***

Hi Leslie,

Can you please assist with the below?

Thank you,
Peter

Sent from my iPhone

4/9

8/9/2019

Yahoo Mail - Re: *** Dowling College Student *** PLEASE HELP ***

[REDACTED] wrote:

Hi Leslie,

As per the below, I am beginning to wrap up the remaining criteria on my degree requirements and certifications. I met with a representative from Molloy who was not entirely sure how I would go about applying for my degree. Would you know what I will need to do or who I would contact in order to apply for my degree?

In addition, the same representative at Molloy is willing to meet with me and help me apply for certification. From what I understand, I will have a unique code that will identify me as a Dowling student. According to him, I need to get this code from the state. Would you happen to know?

Thank you,
Peter Esposito

Sent: Wednesday, August 17, 2016 4:33 PM
Subject: RE: *** Dowling College Student *** PLEASE HELP ***

Peter: You would need to work with the institution you plan to attend to ensure that the course you take is aligned with the Dowling College course. The ideal situation would be for the institution to conduct the degree audit and attest to the Department that you met the requirements of the Dowling College program. If they won't do that, then the Department will conduct the degree audit when you apply for your degree to be awarded by the Regents. We do not have "degree audit staff" who are able to advise students on what courses align with each other. The institution you attend should work with you to ensure that the course that you enroll would meet the Dowling College requirement. Perhaps asking them if they would be willing to accept the Dowling course as meeting the requirements of their course would be a good way to start.

*Leslie E. Templeman, Director
Office of College and University Evaluation
NYS Education Department
Room 969 EBA
89 Washington Avenue
Albany, NY 12234
(518) 474-4554*

Schools (revised)
to stand by
Dowling Students

The institutions
Should advise!

5/9

8/9/2019

Yahoo Mail - Re: *** Dowling College Student *** PLEASE HELP ***

Sent: Wednesday, August 17, 2016 4:15 PM
To: Leslie Templeman
Subject: Re: *** Dowling College Student *** PLEASE HELP ***

Can you provide a number or contact I could utilize for my degree audit to ensure I enroll in the correct courses?

[REDACTED]

Dear Peter:

The Department's practice concerning the awarding of degrees by the NYS Board of Regents is as follows:

Students who, at the time that Dowling College closed, were enrolled in Dowling College and were within 15 credits of completing their Dowling College degree program, and who are able to complete those credits at other colleges or universities, by August 31, 2019, (3 years from the closure of Dowling College), will be able to submit official transcripts from Dowling College and the other institution(s) at which they have taken courses that are applicable to the requirements for the Dowling College degree program in which they were enrolled, to the NYS Education Department. If the institution at which the former Dowling College student completes the required credits conducts the degree audit and attests to the fact that the student has completed all of the requirements for the Dowling College degree program, the Department will recommend to the Board of Regents that the Regents award a diploma to the student. Otherwise, the Department will conduct the necessary degree audit, and upon a determination that the student has completed all of the requirements of the Dowling College degree program, the Department will recommend to the Board of Regents that the Regents award a diploma to the student. A diploma issued by the Regents will indicate that the applicable degree was earned based upon the completion of a Dowling College degree program.

We will establish a process for applying for degree conferral by the Regents and will post information on our web site when it is finalized.

Regarding your second question, if the Department is conducting the degree audit, as described above, we will look for evidence that the content and

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Yahoo Mail - Re: *** Dowling College Student *** PLEASE HELP ***

objectives of the special education course that you take at another institution aligns with the content and objectives of the Dowling College course, it is not necessary that the courses have the same names.

I hope that this is responsive to your inquiry.

Sincerely,

*Leslie E. Templeman, Director
Office of College and University Evaluation
NYS Education Department
Room 969 EBA
89 Washington Avenue
Albany, NY 12234*

[REDACTED]
Sent: Wednesday, August 17, 2016 3:20 PM
To: Leslie Templeman
Subject: Re: *** Dowling College Student *** PLEASE HELP ***

Hi Leslie,

Can you kindly advise on the below?

Thank you,
Peter

[REDACTED]
Sent: Monday, August 15, 2016 9:37 AM
Subject: *** Dowling College Student *** PLEASE HELP ***

Hello Leslie,

Your name was provided by Albert Inserra, president at Dowling College. I am/was a student with Dowling up until their closing. I have only 9 credits

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Yahoo Mail - Re: *** Dowling College Student *** PLEASE HELP ***

remaining (Full-time student teaching and the corresponding seminar course (6 credits) and one special education course) in my masters degree program which was certifying me in mathematics and special education between 5th and 12th grade. As you probably are aware, many schools are stepping to the plate to offer classes to help us finish our program. However, I have a couple questions that I am hoping you could help me with as nobody can and/or is willing to stand by an answer:

1. Every neighboring school who is willing to provide me with a course program to fit my degree requirements are NOT willing to provide me with a degree. Upon completion of the courses Dowling offered, who will my degree be coming from? Also, how will I go about applying/receiving my masters degree?

2. This question is regarding my special education course. This course, titled "practices and principles of special education" was the last of my course work I had remaining. Neighboring schools are offering "similar" courses but are not guaranteeing my that the state will accept them as supplements to the course offered at Dowling. Since Dowling can no longer offer the course and I am required to take it elsewhere, is there any way we could identify a course that I can supplement for masters degree and certification approval?

If you require any additional information to help you in any way, please do not hesitate to ask. This is highly important to me and hope we can find a solution as nobody has been willing or able to help me. My contact information is listed below should you need to call and speak with me:

[REDACTED]
Thank you in advance,
Peter Esposito

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Yahoo Mail - Re: *** Dowling College Student *** PLEASE HELP ***

you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of
this information is strictly prohibited.

 **ESBOCES** - provided pathways but unable and unwilling to provide additional adjustment for Dowling students.

8/9/2019

Yahoo Mail - Re: ^_Dowling^_ ^_College^_ / Certification

Re: ^_Dowling^_ ^_College^_ / Certification

From: Peter Esposito (pieresposito7@yahoo.com)

Hi Nicole,

Thank you for the below. I do have two additional questions in regards to my remaining courses and was hoping you could help. At this point, it seems St. Joseph's College, Molloy, LIU Post and SUNY Empire are in play for the completion of my degree. While I have 9 credits remaining as mentioned below, I was hoping you could help me with my special education course. The course at Dowling College, titled "Principles and Practices of Special Education," was one of their initial classes in their special education program that I was unable to finish as a result of their closing. While neighboring schools offer "similar" classes to the course Dowling offered, I am unable to gather any information from NYS on whether I can supplement a course at another school with what Dowling had to offer. For example, I was able to speak with a representative at Molloy who provided the following course/description for what she felt to be the most comparable course:

EDU 570 CHARACTERISTICS OF STUDENTS WITH DISABILITIES

This course will examine the varied learning, behavioral, and social characteristics of students with disabilities. Prevalence, diversified etiologies, medical factors, and psychological characteristics will be explored. In terms of New York State P-12 Common Core Learning Standards and all New York State Learning Standards, No Child Left Behind Legislation and the reauthorization of the Individuals with Disabilities Education Act 2004, current inclusionary techniques and specific curricular approaches (including assistive technology) that are empirically based will be assessed as they benefit students with specific disabilities including those with Autism Spectrum Disorder and/or Developmental Delays. Additional proactive strategies will include current and pragmatic behavior modification vehicles. Teacher candidates will also have an opportunity to design a learning environment for individuals with disabilities. This course will also prepare teachers and teacher candidates for the edTPA Special Education Assessment by analyzing and applying the three tasks: (1) Planning for Instruction and Assessment, (2) Instructing and Engaging the Focus Learners and (3) Assessing Learning.

While this is only one of the options at one of the schools I can work with, I was hoping you could help me in identifying some classes at other schools who could accommodate my requirement from the state. I have been told SUNY Online is another great outlet for a class like this but would not know for sure if that is a possibility? Can you please help?

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Yahoo Mail - Re: ^_Dowling^_ ^_College^_ / Certification

Lastly, is it possible for you to review my transcripts to ensure I am meeting my requirements for certification through the state for both mathematics and special education between 5th and 12th grade? While Dowling has provided a graduation/certification audit on me prior to closing, I would feel more comfortable with a review from another set of eyes.

Thank you in advance,
Peter Esposito

[REDACTED] -----
Subject: RE: Dowling College / Certification

Peter,

For future reference, please send all e-mails to teachercert@esboices.org so that your e-mail can receive prompt attention in the event that I am out of the office.

When a college closes, they are required to implement a "teach-out plan" to accommodate their students at another institution. When Dowling first announced their closing in early June, I believe Molloy College was their partner in the teach-out plan. However, when Dowling announced they would remain open, the teach-out plan was withdrawn. Unfortunately, I do not know what Dowling is planning to do now that they will lose their accreditation on August 31.

There are two main pathways for a student to obtain certification in NYS. The first is "Approved Teacher Preparation Program" which means that you complete an approved teaching program at a college and you are recommended for the certification upon graduation from the program. That is what you were enrolled in at Dowling College. You can transfer to another college with an approved program and complete the requirements needed for graduation from their program. However, it is up to the new college to determine what courses they will accept as transfer from Dowling and what courses you need to take to complete their program.

Another pathway is "Individual Evaluation" which is where you must complete all of the requirements (coursework, exams, workshops, etc.) for certification on your own. You will not have the support or guidance of an approved program; you are responsible for selecting and completing the necessary courses. You can have your transcripts evaluated to determine what requirements have been completed already and what requirements you still need to complete. You can view the full list of requirements for any NYS certificate here:
<http://eservices.nysesd.gov/teach/certhelp/CertRequirementHelp.do>

So to respond to your first question, it is not up to NYS to allow you to complete your requirements at a neighboring school. If you wish to complete a program, it would be up to that school to determine what requirements you need to complete to graduate from their program.

#2 – Student teaching must be completed through an approved teacher preparation program. If Dowling closes, you would not be able to student teach in the fall.

#3 – There is a safety net in place for those students who complete the edTPA and do not pass it. In those cases, you would be able to pass the ATS-W in lieu of the edTPA. However, you MUST complete the edTPA first.

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Yahoo Mail - Re: ^_Dowling^_ ^_College^_ / Certification

[REDACTED] Thank you.

Nicole Cowan
Regional Certification Officer
Eastern Suffolk BOCES
201 Sunrise Highway
Commack, NY 11725

Sent: Tuesday, July 12, 2016 5:21 PM
To: Cowan, Nicole
Subject: Dowling College / Certification

Hi Nicole,

I am not sure if you are the correct contact for this inquiry but I am writing in regards to the circumstances with Dowling College. As you may or may not be aware, Dowling College is set to lose its accreditation on August 31, 2016. As a student I do not have any clarity or knowledge on what the future holds and have a couple questions with regards to my certification. I have taken all but 9 credits (one special education course full-time student teaching for which I was set to finalize in the Fall Semester) of a masters degree that will certify me in special and mathematics education between 5th and 12th grade. As I look to finalize my degree requirements for New York State, I was wondering if you knew anything in regards to the edTPA and some State requirements...

- 1) Providing the circumstances, do you know if the State would allow me to take the remaining special education course at a neighboring school to satisfy my program with Dowling College?
- 2) Will the State allow me to student teach without the seminar course for certification - I am currently set to student teach at Comsewogue High School with no seminar class attached?
- 3) Are there alternatives to the edTPA for certification?

If you need any additional information or clarity on anything, please do not hesitate to call. I can be reached at (631)-521-5401. Any help and guidance is greatly appreciated!

Thank you in advance,
Peter Esposito

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 **SUMY Brockport**
- unable to help

8/9/2019

Yahoo Mail - Re: Course Description Comparison

Re: Course Description Comparison

Date: Thursday, December 8, 2016, 03:45 PM EST

Hi Mike,

Thank you for your responses - very helpful. I appreciate the prompt response and will continue to search for other offerings.

Thank you,
Peter

Sent from my iPhone

On Dec 8, 2016, at 3:40 PM, Harrison, Mich [REDACTED] wrote:

Peter,

Thanks for touching base about The College at Brockport's graduate education coursework. In response to your most recent question – yes, you did in fact apply for non-matriculated status effective fall 2016. Your non-matriculated status remains intact for a few years, so it is not necessary to reapply for that status. Please keep in mind that as a non-matriculated student you can register for coursework here at The College at Brockport. Please also keep in mind that academic departments sometimes restrict what coursework is available to non-matriculated students and/or non-majors. In other words, some coursework is offered exclusively to students enrolled in a particular degree program.

Regarding the course description you provided. I asked one of our special education faculty members to review the course description you provided and compare it against the coursework that is offered by our education department. She noted that the course description you provided more closely aligns with our EDI 514 Methods in Special Education course (versus EDI 513 Introduction to Special Education). Unfortunately, EDI 514 is a course that includes a field based experience, and the Department of Education and Human Development here at Brockport restricts field based courses to majors only. In other words, it is not a course that would be made available to you as a non-matriculated student.

I apologize that we could not be more helpful regarding this specific course. Please feel free to contact me if there is any other coursework you need to complete and I can ask for a similar assessment by our faculty.

All the best,

Mike

8/9/2019

Yahoo Mail - Re: Course Description Comparison

Michael Harrison

Assistant Director of The Graduate School

The College at Brockport

From: Peter Esposito [mailto:piesposito7@yahoo.com]

Sent: Thursday, December 08, 2016 10:14 AM

To: Hernandez, Thomas; Groves, Kathy; Harrison, Michael; Welch, Danielle

Subject: Re: Course Description Comparison

Hi All,

In addition to the below, I am fairly certain I applied a few months ago via non-matriculated. If that is the case and these two courses do align, would I need to re-apply for enrollment in a, intersession class?

Thanks again,

Peter Esposito

Sent: Wednesday, December 7, 2016 5:58 PM

Subject: Course Description Comparison

Hello All,

I am hoping this inquiry finds you well. I am an ex-dowling college student and am trying to tie together the final stages of my degree and certifications. If you are not aware, Dowling college (located on Long Island, NY) recently closed leaving a number of students without any advisement for degree and certification requirements. I was browsing your course offerings and came across a class that I believe fits my needs and was hoping you could provide a little more insight or assistance in helping me determine if this is appropriate. I am trying to complete my teaching certificate and was advised by the state to work with each school I attend in order to ensure I am meeting the course program Dowling had originally outlined. The class I was supposed to take at Dowling College was titled "Practices and Principles of Special Education" with the following course description:

This course introduces students to the profession of special education, the principles that apply to all teachers, the exceptional needs of children who experience problems learning in school, and the evidence-

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Yahoo Mail - Re: Course Description Comparison

based practices designed to meet those needs.

The class I saw in your class offerings catalog is titled "Introduction to Special Education" with the following course description:

May be completed prior to acceptance or completed in Childhood Inclusive or Adolescence Inclusive Phase I. Introduces teacher candidates to the characteristics of students with exceptionalities according to state and national standards and laws. Identification of students with diverse needs is an integral part of this course. Issues of diversity will be explored across race, culture, language, gender, religion, disability, and socioeconomic status. An introduction will be required into issues of family/professional partnerships, learner-centered constructivism, collaboration and consultation skills, and community building. Addresses the philosophy of inclusion and collaboration for all students, effective teacher performance, and special education law for educators.

All I am asking from you is for assistance in comparing these two courses. The state will accept this class as part of my certification as long as Brockport would take this class as supplement should I "transfer" into the school. Please note I will be attending as non-matriculated student and will not need any assistance in certification recommendations - additionally, both of the above courses are at the graduate level. I have taken the same approach with Molly College, St. Joseph's College and Suffolk County Community College to help me in identifying comparable courses such as the two above.

If you have any additional guidance in assisting me in completing my certification it would be greatly appreciated.

Thank you in advance,

Peter Esposito

Cell - 631-521-5401

8/9/2019

Yahoo Mail - Re: Special Education Course Description Comparison

Sent from my iPhone

④ SUM Albany
- could not help

[REDACTED]

Hi Peter-

I have consulted with our Dean to see if there is some way we can help you with the big issue of the degree, but the University has a policy about number of transfer credits and there is no way around it. In essence, you would lose credits by "transferring" into one of our programs which, I am sure, is the last thing you want to do. But, one question for you to ask NYSED: will the MS they award you count as an MS for Professional certification? An MS meeting certain guidelines must be completed for Professional requirements. Is the NYSED degree going to satisfy that? Hopefully, yes and then you won't have to worry about that aspect. If they say "no" let me know and we can see what other options there may be for you here. Hopefully, they will say yes and it will be one less thing that you have to worry about!

-Christy

[REDACTED]
Date: Monday, December 12, 2016 at 8:15 PM

Subject: Re: Special Education Course Description Comparison

Hi Christy,

Were you able to determine if anything can be done?

Thank you,

Peter

Sent from my iPhone

[REDACTED]
Hi Christy,

I do not mind at all and yes, I still need my MS - Since Dowling closed, the State has released a statement (<http://www.highered.nysed.gov/ocue/Dowling.htm>) suggesting the degree would come from the NYS Board of Regents. With all the conversations I have had with roughly 5 schools in the area, all of them were unwilling to accept all of my credits and allow me to finish within their program since I was 33 credits deep prior to Dowling closing. To be clear, I had only one semester remaining with Dowling; 9 credits total. The plan for my degree,

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Yahoo Mail - Re: Special Education Course Description Comparison

which has not been finalized by the state, will be, as you mentioned, the first of my checkpoints. All that stands between me and my degree (according to the Dowling program I have been told to follow) is the class I have mentioned below - principles of special ed. For my initial certificate in adolescent mathematics, I believe I only need to pass the AST-W (safety net for edTPA). According to Dowling's program, I should have also finished all the requirements for the middle school extension which I would apply for after my math certification. Finally, I was told to apply for special education AFTER I completed my math certification - this would trim off a few classes and allow me to finish ahead of schedule. I have been told by a Molloy official that I still require an additional principles class (mentioned below) and a foundations class for which I have found at Suffolk County Community College in the spring. St. Joseph's College, however, argues I also need a pedagogy class as well. I hope this makes sense to you. I have attached my transcripts for review. If you feel there is something Albany can do or that I could be doing differently, I would really appreciate the feedback. Any help is greatly appreciated. Just to be clear...

St Joseph's College Transcripts = Undergraduate degree in mathematics and actuarial science

- I am also taking 1 class at St. Joseph's right now - Curriculum in Special Education

Dowling College = Graduate Degree with 2 undergraduate classes in foreign language

Molloy College = Graduate Degree Continued

Thank you,

Peter

[REDACTED]
Sent: Friday, December 9, 2016 9:14 AM
Subject: Re: Special Education Course Description Comparison

Hi Peter-

If you don't mind me asking, will you still need an MS degree or will Dowling/another school be awarded one for you? An MS is required for Professional certification and I am wondering if there might be some way we can assist you with both the courses and MS requirement at the same time using the courses you took at Dowling.

-Christy

From: Peter Esposito <pjesposito7@yahoo.com>
Date: Friday, December 9, 2016 at 8:59 AM

[REDACTED]

Subject: Re: Special Education Course Description Comparison

Hi Christy,

Thank you. As with all the schools I have been working with, they provide me with no guarantees which is understandable. The state asked me to "take a course that shows evidence of similar content and objectives." The woman I spoke with, Leslie Templeman, also agreed that "it is not necessary the courses have the same names." I hope this helps and will provide any insight needed in order to help you make a decision. I know this is not a common situation.

Thank you,

Peter

Sent from my iPhone

On Dec 9, 2016, at 8:45 AM, Smith, Christy <csmith2@albany.edu> wrote:

Hello Peter-

Since you are looking for courses that meet specific content and certification/NYSED requirements, I am copying our Division of Special Ed for assistance. The Division knows their courses best and can indicate if the course content appears to be similar. Although we can never guarantee that NYSED will accept any course as "equivalent", we can recommend courses that appear to best match the course description NYSED is looking for.

I hope we be able to find courses that will help you finish your program!

-Christy

Christine Smith, PhD

8/9/2019

Yahoo Mail - Re: Special Education Course Description Comparison

Assistant Dean for Professional Studies, School of Education

University Certification Officer

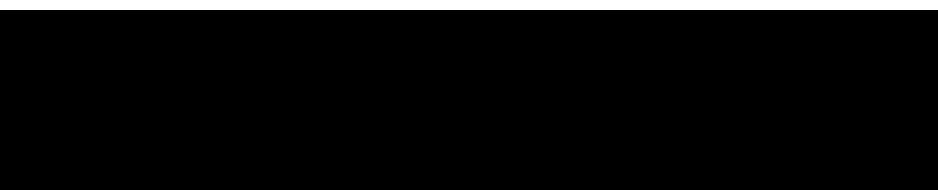
edTPA Coordinator

University at Albany

ED 212

1400 Washington Avenue

Albany, NY 12222



Subject: RE: Special Education Course Description Comparison

Peter—

Thanks for your inquiry. I'm copying my reply to our Assistant Dean for Professional Studies who is also UAlbany's teacher certification officer. She may refer your question to one of our special education faculty members, but I'm sure the kind of question you're asking is familiar to her.

Sorry to hear about your difficulty with Dowling College. I hope we'll be able to get back to you shortly.

Best wishes--

Robert Bangert-Drowns, Ph.D.

Dean

School of Education

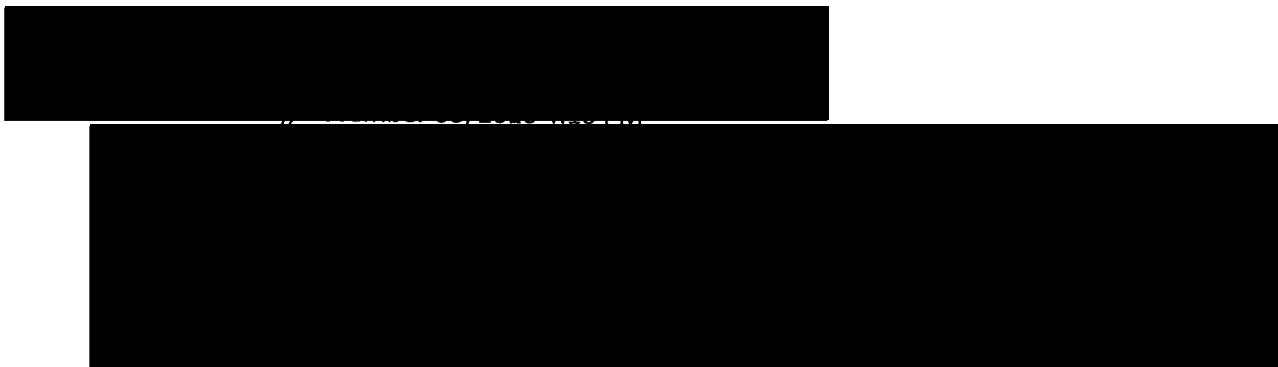
University at Albany

Education 212 | 1400 Washington Avenue | Albany, NY 12222

518.442.4988 | 518.442.4953 (fax)
us on [Facebook](#)

Like

Inquire. Inspire. Transform.



Hello All,

I am hoping this inquiry finds you well. I am an ex-dowling college student and am trying to tie together the final stages of my degree and certifications in secondary education. If you are not aware, Dowling college (located on Long Island, NY) recently closed leaving a number of students without any advisement for degree and certification completion. I was browsing your course offerings and came across a class that I believe fits my needs and was hoping you could provide a little more insight or assistance in helping me determine if this is appropriate. I am trying to complete my teaching certificate and was advised by the state to work with each school I attend in order to ensure I am meeting the course program Dowling had originally outlined. The class I was supposed to take at Dowling College was titled "Practices and Principles of Special Education" with the following course description:

This course introduces students to the profession of special education, the principles that apply to all

teachers, the exceptional needs of children who experience problems learning in school, and the evidence-

based practices designed to meet those needs.

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Yahoo Mail - Re: Special Education Course Description Comparison

The class I saw in your class offerings catalog is titled ESPE 560 - "Introduction to Human Exceptionality" with the following course description:

Characteristics of individuals across the lifespan (from birth to adult) whose cognitive, physical, or emotional development differs from typical individuals. Special education history and laws are discussed, as is the process leading to the development of individualized education plans and special education services. Selected strategies for students with special needs are also presented.

All I am asking from you is for assistance in comparing these two courses. The state will accept this class as part of my certification as long as Albany would take this class as supplement should I "transfer" into the school. Please note I will be attending as non-matriculated student and will not need any assistance in certification recommendations - additionally, both of the above courses are at the graduate level. I have taken the same approach with Molly College, St. Joseph's College and Suffolk County Community College to help me in identifying comparable courses such as the two above.

If you have any additional guidance in assisting me in completing my certification it would be greatly appreciated.

Thank you in advance,

Peter Esposito

Cell - 631-521-5401

<Dowling College Transcript.docx>

<Molloy College Transcripts.pdf>

<St Josephs Transcripts.pdf>

(*) Email Chains supporting Title to no
guidance after Dowling's closure. Emails
include:

1. President of Dowling College - Albert Insra
2. Leslie Templeman - Director of NY DOE
3. Various NY DOE Representatives.
4. Various Collegiate representatives who
could not help
5. ES BOCES representatives

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5. EJ BOCES representatives